

**MICHIGAN COLLECTION AGENCY NON-OWNER MANAGED LICENSING GUIDE**

**LICENSURE REQUIREMENTS CHECKLIST**

(Listed below are the minimum requirements needed to obtain a collection non-owner managed agency license)

**APPLICATION AND FEES**

- Online Application for a Collection Agency Non-Owner Managed License - Complete all fields, answer all questions, and upload any supporting documentation.
- Online applications can be completed by visiting [www.michigan.gov/miplus](http://www.michigan.gov/miplus)
- 3 year license fee – (Must be paid by Visa, Mastercard, or Discover credit or debit card)
  - Collection Agency Non-Owner Managed New Application – \$475.00
  - Relicensure– \$495.00
  - Renewal Fee – \$375.00

**THE FOLLOWING REQUIREMENTS APPLY TO ALL APPLICANTS (EXCEPT RENEWAL)**

- Good Moral Character Question – Each individual, partner of a partnership, or officer or director of a corporation that is an applicant has the ability and will serve the public in a fair, honest, and open manner. If I have had a judgement of guilt in a criminal proceeding or a civil action against me, I am rehabilitated, or the substance of my former offense is not reasonably related to the occupation or profession for which I am seeking a license.
- If requesting a fee waiver as an individual who served in the armed forces – Form DD214, DD215, or any other form acceptable to the Department that demonstrates you were separated from service with an honorable character of service or under honorable conditions (general) character of service.
- Each individual, partner of a partnership, or officer or director of a corporation that is an applicant must be at least 18 years of age.

Confidence in Community Question – Does each individual, partner of a partnership, or officer or director of a corporation that is an applicant have the financial stability, reputation, and experience such as to command the confidence of the community and to warrant the belief that the business will be lawfully, honestly and fairly?

### ADDITIONAL REQUIREMENTS FOR LICENSURE

- Non-Owner Manager Application** – Non-Owner Managed agencies are required to have an active non-owner manager licensed to their agency prior to being licensed.
- Examination** – Collection agency non-owner manager must take and pass the required Michigan Collection Agency Manager examination administered by PSI.
- Surety Bond** – Applicants for the collection agency license must obtain a surety bond or cash bond in the amount of not less than \$5,000 nor more than \$50,000.

### RELICENSURE (REQUIREMENTS FOR A COLLECTION AGENCY NON-OWNER MANAGED LICENSE)

- Relicensure application and fee – \$495.00

### RENEWAL REQUIREMENTS CHECKLIST

Online Application for Collection Agency Renewal – Can be completed by visiting [www.michigan.gov/miplus](http://www.michigan.gov/miplus).

- Non-Owner Managed Collection Agency Renewal Application Fee – \$375\* (Must be paid by Visa, Mastercard, or Discover credit or debit card).
- Renewal Cycle – 3 years.

\*A \$20.00 late fee applies for those who renew during the 60-day late renewal period following the expiration date of the license.

- Accept Renewal Attestation

### HELPFUL RESOURCES AND FORMS

- By visiting [www.michigan.gov/occupationallicense](http://www.michigan.gov/occupationallicense) and clicking on the collection agencies link you access the following helpful resources and forms:

Resources:

- [Michigan Occupational Code](#)