

Apply for a License/Registration

To apply for a license/registration, you must create a user account. If you have a REAL Online Services account, you will use your same user name and password. If you are a new user, you will need to click the “Create a User Account” link to create an account.

When attempting to login in to the REAL Online Services, you will be presented with two options:

Returning User – Use this section to enter the current User ID and password.

New User – Use this section to register for a new account.

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Welcome to Online Services

[Verify a License](#) | [Search for Final Administrative Actions](#)

Returning User
* ** denotes a required field.
*User ID:
*Password:
[Forgot Password?](#)
[Forgot User ID?](#)

New User
[Create a User Account](#)

Click "Create a User Account" to create a new online services user account with the OFR.

Sign-up and manage your licenses
This single sign-on portal provides all users within Florida's financial services community a convenient way to access multiple resources with one account. This includes licensing and consumer complaint services.
The email address you enter to create an account must be verified prior to logging in. If a verification email is not received, please check your spam folder. The OFR may use this email address for correspondence, so it is important to keep your online services email address updated at all times.

Communications with the OFR, regardless of the form or means of transmission, are subject to disclosure per Florida's public records law.

Secure System

First time users will need to fill out the Create Online Account form and click the “Next” button.

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Logon

Create Online Account

The password must be at least 8 characters and contain one attribute from three of the following four categories. It can contain at four

- Lowercase characters (a - z)
- UPPERCASE characters (A - Z)
- Base 10 digits (0 - 9)
- Non-alphanumeric/special characters (e.g. \$! @ %)

To review Terms and Conditions, please click [here](#).

Enter your details and press "Next".
Press "Previous" to return to the previous screen.
Press "Cancel" to cancel this registration and return to the main menu.

Account Owner Name

- First Name
- Last Name

Account Login Information

- Email (e.g. name@domain.com)
- Confirm Email
- User ID (Use email address as User ID (optional))

Password Recovery (In case you forget your password, you will be required to answer this question to obtain a new temporary password)

- Reminder Question
- Reminder Answer

Security Measures (This helps to prevent automated registrations.)

- Type the characters from the picture below (without spaces)

wxmkpn

Next Cancel

You will receive a User Registration – Temporary Password issued confirmation page after successfully creating your REAL Online Services Account.

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Logon

User Registration - Temporary Password Issued

A temporary password has been issued and sent to you via e-mail with the instructions on how to proceed. Read the e-mail and follow the instructions.

Action

You will receive a “New User Account” email which will contain a link to complete the registration process. The Terms & Conditions are contained in the email confirmation for review and acceptance. Clicking the link to complete the online account registration will indicate your acceptance of the Terms & Conditions.

NEW USER ACCOUNT

Hello Jack,

Thank you for registering for an online account. Please complete your registration by logging on to your account at <http://ofvovvum01.flsoa.gov:8060/dataman/languageChoice.do>

By clicking this link you choose to accept the terms and conditions below:

Your temporary password is provided below:

PASSWORD: vzykre\$

Please note that your online password is case sensitive.

Terms and Conditions

Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing. Florida's public records law requires that all information received in connection with state business be made available to anyone upon request, unless the information is subject to a specific statutory exemption.

In accordance with the rules of the Financial Services Commission, all forms and fees shall be filed with the office electronically unless a petition for waiver of the requirement of electronic submission has been submitted and approved in accordance with Rule 28-104.002, Florida Administrative Code. Such petition shall demonstrate a technological or financial hardship that entitles the person to file in a paper format.

[Privacy and Security Information](#)

After entering your User ID and the system generated temporary password as contained in the New User Account email, the system will direct you to change your password. Click the Save button to continue.



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Logged in as Hughes, Howard
[Update Profile](#) | [Logout](#)

Update Default Registration Information
Enter your new password and press "Save".
Your new password must contain the following:

- a minimum of (8) characters
- must not be the same as your User ID
- must not be a variation of your User ID

• Old Password:

• New Password:

• Confirm Password:

[Save](#)

Once the password has been changed, you will be directed to the REAL Online Services My Workspace page. Select the Chapter and the License Type in the “Apply for a License/Registration” section.

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Logged in as Miller, Gregg
Update Profile | Logoff

My Workspace

To start, choose an option and you will return to your Workspace menu after you have finished

To File a Consumer Complaint, navigate to the Additional Activities section.

Apply for a License/Registration

What are you applying for?

Select Chapter [v]
Select Action [v] **Select**

Additional Activities

File a Consumer Complaint **Select**

Delegate an Authorized Representative **Select**

Associate Entity to User Account **Select**

View Filing History **Select**

License Information
No License Information Available

Please read the Introduction regarding the license type you selected and then select “Next” if you are certain that you are applying for the correct license type.

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Logged in as Miller, Greg
Update Profile | Logoff

Introduction

Home Improvement Retail Installment Seller - Introduction

Function Suitability

MI: Home Improvement Retail Installment Seller – Chapter 520 Part IV, Florida Statutes: Any and all businesses involved in financing home improvements secured by a lien on real property require this type of license. This provision applies to a business that directly or indirectly enters into two or more home improvement contracts, each of which is for consideration of \$500 or more, in any calendar year. The license is required for a contractor who repairs, remodels or adds improvements to a single-family residence pursuant to a written agreement, and when a mortgage lien on the property is retained as security. A home improvement contractor may also need a Retail Installment Seller license for contracts on which there is no mortgage taken as security for the loan.

Filing Name

Name and Personal/Organization Details

Contact Information

In addition to the main location license, any subsequent location other than the main office must be filed as a HIB: Home Improvement Finance Seller Branch by way of online.

Applicant Organization and History of Operations

Initial Application: This application applies to first time filers and applications for Change of Control

Owner/Officer

Non-refundable Application Fee: \$175

Disclosure Questions

For additional details on how to complete this application click [here](#).

Attachments

Absolution

Press "Next" to continue to the following section

Application Summary

Press "Cancel" to cancel this application and return to your Workspace menu

Next **Cancel**

Answer all questions for each section of the application form.

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Logged in as Miller, Greg
[Update Profile](#) | [Logout](#)

Introduction	Home Improvement Retail Installment Seller - Disclosure Questions
Function Suitability	Press "Next" to continue to the following section
Filing Name	Press "Previous" to return to the previous section
Name and Personal/Organization Details	Press "Cancel" to cancel this application and return to your Workspace menu
Contact Information	A. Criminal Disclosure
Applicant Organization and History of Operations	1) Has the applicant ever been convicted of or found guilty of, or pleaded guilty or notu contendere to any crime under the laws of any state or of the United States, without regard to whether a judgment of conviction has been entered by the court? <input type="radio"/> Yes <input type="radio"/> No
Owner/Officer	B. Regulatory Action Disclosure
Disclosures Questions	1) Has the applicant ever had an application for license or a license or its equivalent, to practice any profession or occupation denied, suspended, revoked, or otherwise acted against by a licensing authority in any jurisdiction or have a finding by an appropriate regulatory body of engaging in unlicensed activity as an installment seller or sales finance company within any jurisdiction? <input type="radio"/> Yes <input type="radio"/> No
Attachments	2) Is the applicant the subject of a pending criminal prosecution or governmental enforcement action in any jurisdiction? <input type="radio"/> Yes <input type="radio"/> No
Attestation	C. Civil Litigation/Arbitration Disclosure
Application Summary	1) Has the applicant been named as a DEFENDANT in any civil litigation or arbitration? <input type="radio"/> Yes <input type="radio"/> No

[Previous](#) [Next](#) [Cancel](#)

Select "Next" on each screen to save your information.

After you have completed the application questions, the system allows you to upload supporting documentation.

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Logged in as Jones, Thomas
[Update Profile](#) | [Logoff](#)

Home Improvement Retail Installment Seller - Attachments

If you do not have any documents to upload, click "Next".

To upload a new document, click the "Attach" link below. All files must be a minimum of 1 byte and a maximum of 10 MB, and must be one of the following file types: .htm, .html, .pdf, .txt, .doc, .xls, .tif, .ppt, .vsd, or .rtf.

After all attachments have been added, select the "Next" button.

Number of Required Attachments: 0

File Name: No file chosen

Document Type:

Save File Name As:

To add an attachment to the filing form, complete the following:

1. Click the Choose File button to navigate to the location where the electronic document was saved.
2. Double click the file name to list within the File Name field.
3. Select the Document Type from the list in the dropdown.
4. Click the Attach button to upload the selected file to the online complaint.
5. Repeat steps 2 through 5 as needed to attach additional documents.
6. Click the Next button to continue.

You will be required to attest the information provided with the filing form is complete, accurate and factual.

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Logged in as Miller, Greg
Update Profile | Logout

Introduction
Function Suitability
Filing Name
Name and Personal/Organization Details
Contact Information
Applicant Organization and History of Operations
Owner/Officer
Disclosure Questions
Attachments
Attestation
Application Summary

Home Improvement Retail Installation Seller - Attestation

Attestation

I, the undersigned authorized person, hereby affirm that I have full authority to sign and verify this application, that I have read this application and disclosure reporting page(s) and have knowledge of the facts stated herein, and that this application, and all information submitted in connection herewith, is complete and accurate and contains no misstatements, misrepresentations or omissions of material facts, to the best of my knowledge and belief.

- Electronic Signature Please type in your name
- Title

Previous **Next** Cancel

If you select the Cancel button while completing the application, you will receive a message that the filing will be saved as a draft transaction.

Logged in as Miller, Greg
Update Profile | Logout

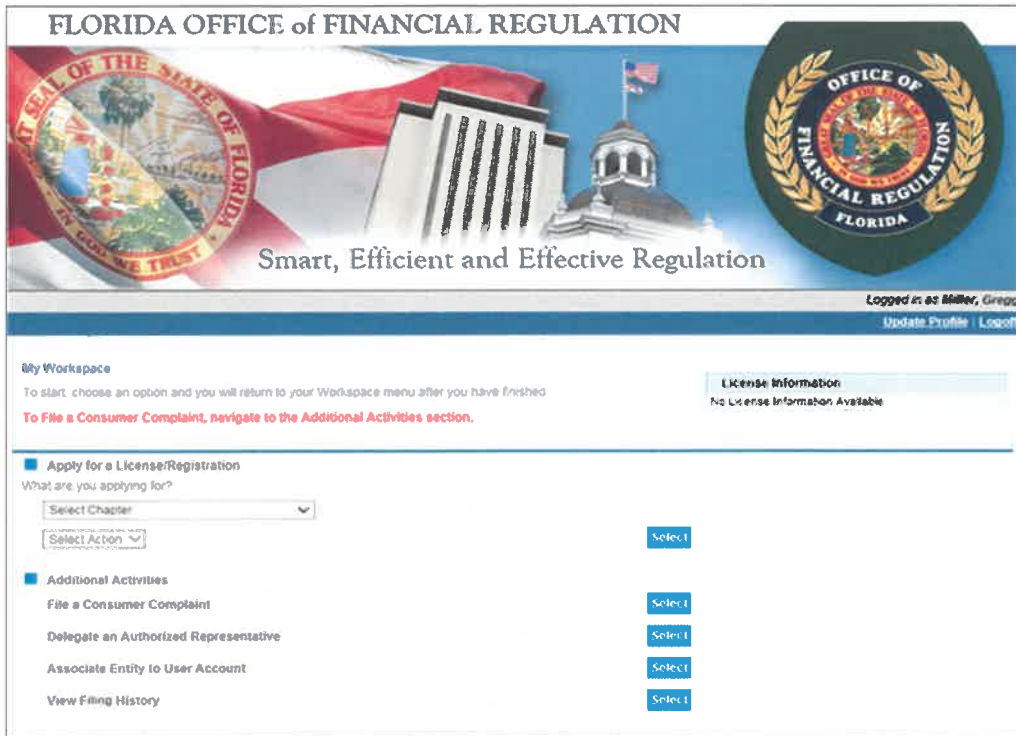
Home Improvement Retail Installation Seller - Saving Application

The application you are about to save will be available for 90 days

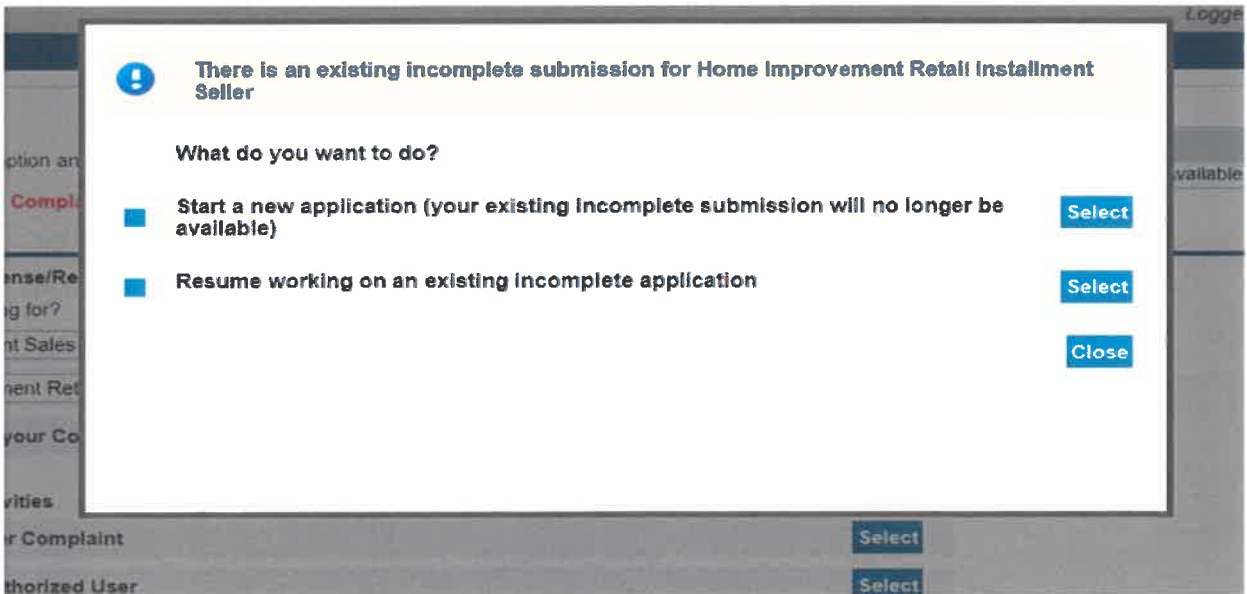
Once this time period has passed the application will be removed from your Workspace menu

OK Cancel

In order to continue the draft filing, you will need to select the Chapter and License Type in the “Apply for a License/Registration” section on your Workspace.



You can choose to resume working on the incomplete application or to start a new application. If you choose to start a new application, the previous draft application will be deleted to allow you to save the new one. NOTE: Starting a new application will delete all previously entered information from the existing incomplete application.



After your application has been submitted, you can select to Pay Now or Add to Cart. If you add the payment to your cart, you will need to select “Make Payments” in the “Additional Activities” section on your Workspace. Your application will not be processed until the non-refundable application fee has been submitted.

The screenshot shows the user workspace for the Florida Office of Financial Regulation. At the top, there is a header with the office name and logo, and a navigation bar indicating the user is logged in as Morgan, Chester. The main content area is titled "My Workspace" and contains several sections:

- License Information:** Shows License Number #RS0702940 and License Type Retail Installment Seller.
- Manage your Information:** Displays the user's role as Retail Installment Seller #RS0702940 with a "Select Action" dropdown and a "Select" button.
- Apply for a License/Registration:** Includes a "What are you applying for?" section with a "Select Chapter" dropdown and a "Select Action" dropdown, followed by a "Select" button.
- Additional Activities:** A list of actions with corresponding "Select" buttons:
 - File a Consumer Complaint
 - Delegate an Authorized Representative
 - Make Payments (\$)** (highlighted with a red box)
 - Associate Entity to User Account
 - View Filing History

If you need to amend your application after it is submitted, select the “Details” button in the “View/Update Filing” section on your workspace.

The screenshot shows the user interface of the Florida Office of Financial Regulation. At the top, there is a header with the text "FLORIDA OFFICE of FINANCIAL REGULATION" and the slogan "Smart, Efficient and Effective Regulation". The header also features the Florida state seal on the left and the office's logo on the right. Below the header, the user is logged in as "Jones, Thomas" and has options to "Update Profile" or "Logoff".

The main content area is titled "My Workspace" and includes instructions: "To start, choose an option and you will return to your Workspace menu after you have finished." and a red link: "To File a Consumer Complaint, navigate to the Additional Activities section." There is also a "License Information" box stating "No License Information Available".

The workspace contains three main sections:

- Manage Outstanding Filings:** Shows a listing for "Home Improvement Retail Installment Seller #152353" with a "Manage Branch/Agent Licenses" link and a "Select" button.
- Apply for a License/Registration:** Includes the question "What are you applying for?" with two dropdown menus: "Select Chapter" and "Select Action", each with a "Select" button.
- View/Update Filing:** Shows a listing for "Home Improvement Retail Installment Seller - Home Improvement Retail Installment Seller - 05/06/2018" with a "Status: Open" and a "Details" button.

The analyst assigned to process your application will receive an update that you have amended the filing.