



# REAL TIME RESOLUTIONS, INC.

## Collections

Last Update:

3/27/2024

# Collection Licenses

Real Time Resolutions, Inc. - Collection Agency Licenses/Registrations					
State / City	RTR Collections	License Type	License Number	License Expiration	Date Renewal Submitted (If Expired)
Alabama	Certificate of Authority	Exempt - Out of state Collection Agency	-	-	-
Alaska	Y	Collection Agency and Operator	COAA284	6/30/2024	-
Arizona	Y	Collection Agency License - NMLS	0904174 - NMLS	12/31/2024	-
Arkansas	Y	Collection Agency License	2302	6/30/2024	-
California	Y	Debt Collection License - NMLS	10512-99	12/31/2024	-
Colorado	Y	Collection Agency License	987776	7/1/2024	-
Connecticut	Y	Consumer Collection Agency License - NMLS	CCA-9745 - NMLS	12/31/2024	-
Delaware	Business License	Business License - Mercantile or Collection Agency	2012103308	12/31/2024	-
District of Columbia	Business License	Basic Business License	400313000076	9/30/2024	-
Florida	Y	Consumer Collection Agency License	CCA0901117	12/31/2024	-
Georgia	Certificate of Authority	Not Required	-	-	-
Hawaii	Y	Collection Agency License	COLA-295	6/30/2024	-
Idaho	Y	Collection Agency License - NMLS	CCA-3599	12/31/2024	-
Illinois	Y	Collection Agency License	17.020525	5/31/2024	-
Chicago, IL	Regulated Business License	Regulated Business License Includes Debt Collector	2263345	6/15/2025	-
Indiana	Y	Collection Agency License - NMLS	None	12/31/2024	-
Iowa	Y	Consumer Credit Code Notification (Registration) and Paid Debt Collectors	200112791	1/31/2025	-
Kansas	Certificate of Authority	Not Required - RTR does not own loans	-	-	-
Kentucky	Certificate of Authority	Not Required	-	-	-
Louisiana	Y	Debt Collector Registration with LA Sec of State	Charter # 362581421	None	-
Maine	Y	Debt Collector License	DCL5302	12/31/2024	-
Maryland	Y	Collection Agency License - NMLS	9745 - NMLS	12/31/2024	-
Massachusetts	Y	Debt Collector License - NMLS	DC9745 - NMLS	12/31/2024	-
Michigan	Y	Collection Agency License / Collection Manager	2401001614	5/24/2026	-
Minnesota	Y	Collection Agency License	20263413	6/30/2024	-
Mississippi	Certificate of Authority	Not Required	-	-	-
Missouri	Certificate of Authority	Not Required	-	-	-
Montana	Y	Consumer Loan License - NMLS	9745	12/31/2024	-
Nebraska	Y	Collection Agency License - NMLS	283	12/31/2024	-
Nevada	Y	Collection Agency License - NMLS	CAD11276	12/31/2024	-
Carson City, NV	Business License	Collection Agency License	BL-003575-2020	12/31/2024	-
New Hampshire	Certificate of Authority	Not Required	-	-	-
New Jersey	Certificate of Authority	Collection Agency Bond (License Not Required)	-	-	-
New Mexico	Y	Collection Agency License - NMLS	CA00613 - NMLS	12/31/2024	-
New York	Certificate of Authority	Not Required	-	-	-
Buffalo, NY	Y	Collection Agency License	CAG11-514096	9/30/2024	-
New York, NY	Y	Consumer Affairs Debt Collection Agency License	1077970-DCA	1/31/2025	-
Yonkers, NY	Y	Collection Agency License w/ City of Yonkers	9152	5/31/2024	-
North Carolina	Y	Collection Agency License	119500234	6/30/2024	-

<b>North Dakota</b>	Y	Collection Agency License - <b>NMLS</b>	CA100532	12/31/2024	-
<b>Ohio</b>	Business License	General Business License with OH Sec of State	1203036	Continuous	-
<b>Oklahoma</b>	Y	License of Authority - Supervised Lender	SL008362	12/31/2024	-
<b>Oregon</b>	Y	Collection Agency Registration - <b>NMLS</b>	48753	12/31/2024	-
<b>Pennsylvania</b>	Y	Collector - Repossessor License	40975	9/30/2024	-
<b>Rhode Island</b>	Y	Debt Collector Registration - <b>NMLS</b>	20080050DC	12/31/2024	-
<b>South Carolina</b>	Certificate of Authority	<b>Not Required</b>	-	-	-
<b>South Dakota</b>	Certificate of Authority	<b>Not Required</b>	-	-	-
<b>Tennessee</b>	Y	Collection Service Agency License	00000439	12/31/2024	-
<b>Texas</b>	Certificate of Authority	<b>Collection Agency Bond</b> (License Not Required)	-	-	-
<b>TX Autodialer</b>	ADAD Permit	<b>TX PUC ADAD Permit</b>	100107	3/17/2025	-
<b>Utah</b>	Certificate of Authority	<b>Not Required</b>	-	-	-
<b>Vermont</b>	Certificate of Authority	<b>Not Required</b>	-	-	-
<b>Virginia</b>	Certificate of Authority	<b>Not Required</b>	-	-	-
<b>Washington</b>	Business License - Out of State Collection Agency	Out of State Collection Agency Registration & Business License	UBI: 602109820 001 0001	3/31/2024	-
<b>West Virginia</b>	Y	Collection Agency Business Registration	1051-3898	Continuous	-
<b>Wisconsin</b>	Y	Collection Agency License	577	6/30/2024	-
<b>Wyoming</b>	Y	Collection Agency License - <b>NMLS</b>	CAB-636	12/31/2024	-
<b>Guam</b>	Business License - Foreign Corporation	<b>Business License - Foreign Corp.</b>	13-201600916-001	6/30/2024	-
<b>Virgin Islands</b>	Business License	Business License	1-27788-1L	8/31/2024	-
<b>Puerto Rico</b>	Y	Collection Agency License	SJ-14908-AC	12/31/2024	-
<p>* Licenses in a "Pending Renewal Status" on the matrix reflect as "Status: <u>Approved</u>" in NMLS. An "Approved" status signifies that RTR has an Approved, Active license' and RTR's "Authorized to Conduct Business" status remains "Yes". Until the renewal is processed by the state, the "Renewed Through" status will reflect the expired license year. Once the pending renewal is processed by the state, the "Renewed Through" status will reflect the current license year.</p>					

# Alabama

STATE OF ALABAMA



OFFICE OF THE SECRETARY OF STATE

JIM BENNETT  
SECRETARY OF STATE

P.O. BOX 5616  
MONTGOMERY, AL 36103-5616

January 17, 2001

Theresa Buenerkenger  
Real Time Resolutions Inc.  
1750 Regal Row  
Dallas, TX 75235

Re: Real Time Resolutions, Inc.,  
a Texas corporation


Dear Sir/Madam:

I am writing to inform you that your authority to transact business in the State of Alabama has been granted as of January 17, 2001.

Enclosed you will find a certified copy of your Application for Certificate of Authority.

You are required to file the Privilege Share Annual (PSA) form with the Alabama Department of Revenue. This form, which I have enclosed is for your Alabama Business Privilege Tax, Corporate Shares Tax Return and Annual Report. You have thirty days from the date your authority to transact business in the State of Alabama is granted to file the PSA form.

Sincerely,

  
Jim Bennett  
Secretary of State

JB/ac

Enclosures

# Alaska

License #: COAA284  
Effective: 6/21/2022  
Expires: 06/30/2024

# State of Alaska

Department of Commerce, Community, and Economic Development  
Division of Corporations, Business, and Professional Licensing

## Regulation of Collection Agencies

Licensee: **REAL TIME RESOLUTIONS, INC.**

License Type: **Collection Agency**

Status: **Active**

Doing Business As: **REAL TIME RESOLUTIONS, INC**

Commissioner: Julie Sande

### Relationships

Relation Type	License #	License Type	Owners/Entities	Name/DBA
Office operator	COAO926	Collection Agency Operator	CHRISTOPHER GRAMLICH SR	
Branch Office	116053	Collection Agency Branch Office	REAL TIME RESOLUTIONS, INC.	REAL TIME RESOLUTIONS INC
Branch Office	104769	Collection Agency Branch Office	REAL TIME RESOLUTIONS, INC.	REAL TIME RESOLUTIONS, INC

### Designations

No designations found.

REAL TIME RESOLUTIONS, INC  
1349 Empire Central Drive  
Suite 150  
Dallas, TX 75247

### Wallet Card

<b>State of Alaska</b> Department of Commerce, Community, and Economic Development Division of Corporations, Business, and Professional Licensing Regulation of Collection Agencies REAL TIME RESOLUTIONS, INC. DBA: REAL TIME RESOLUTIONS, INC As Collection Agency		
License COAA284	Effective 6/21/2022	Expires 06/30/2024



# Arizona

# Department of Financial Institutions

State of Arizona

**CA-0904174**

This document is evidence that: Real Time Resolutions, Inc. has complied with the provisions of the Arizona Revised Statutes, relating to the establishment and operation of a:

**Collection Agency**

and that the Superintendent of the Arizona Department of Financial Institutions has granted this license to transact the business of a Collection Agency as:

**Real Time Resolutions, Inc.**

at: 1349 Empire Central Drive, Suite 150, Dallas, TX 75247  
**Christopher J Gramlich Sr**

This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or suspended as provided by law.

Signed in the Superintendent's office at 100 N 15<sup>th</sup> Avenue, Suite 261, in the City of Phoenix, State of Arizona, on December 9, 2019



Keith A. Schraad  
Interim Superintendent

# Arkansas

**SARAH SANDERS**

Governor

**DARYL E. BASSETT**

Secretary of Labor



## State of Arkansas

ADLL - Collection Agency Licensing  
Department of Labor and Licensing  
900 West Capitol Avenue, Suite 400,  
Little Rock, AR 72201-9709  
Ph (501)-371-1434  
<https://www.asbca.org>

**LICENSE #:**

**2302**

# REAL TIME RESOLUTIONS, INC.

1349 EMPIRE CENTRAL DRIVE, SUITE 150  
DALLAS, TX 75247-4029

Given under our hand and seal this **1st** day of **Jul, 2023**.

Handwritten signature of Daryl E. Bassett in cursive script.

SECRETARY OF LABOR

This license expires: **06/30/2024**

Handwritten signature of the Executive Director in cursive script.

EXECUTIVE DIRECTOR

# California



## Real Time Resolutions, Inc.

NMLS ID: 9745	Street Address: 1349 Empire Central Drive, Suite 150 Dallas, TX 75247	Phone: 214-599-6363	Website: www.realtimeresolutions.com
	Mailing Address: PO Box 36655 Dallas, TX 75235	Toll-Free Number: 877-469-7325	Email: licensing@rtresolutions.com
		Fax: 214-452-0529	

Other Trade Names : NCA Loan Servicing; Real Time Resolutions; RT Resolutions; RT Resolutions, Inc.; RTR

Prior Other Trade Names : None

Prior Legal Names : Real Time Resolutions, Inc.

Sponsored MLOs : 8

Fiscal Year End: 12/31	Formed in: Texas, United States	Date Formed: 03/22/2000	Stock Symbol: N/A	Business Structure: Corporation
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Regulatory Actions : [None posted in NMLS.](#)

### Branch Locations (3 Active, 0 Inactive)

### State Licenses/Registrations (Displaying 74 Active of 74 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Arizona	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Arizona	Collection Agency License - Other Trade Name #1	Yes	<a href="#">Submit to Regulator</a>
Arizona	Mortgage Banker License	Yes	<a href="#">Submit to Regulator</a>
Arkansas	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Debt Collection License	Yes	<a href="#">Submit to Regulator</a>

Lic/Reg #: 10512-99	Original Issue Date : 04/11/2023
Status : Approved	Status Date: 04/11/2023
	Renewed Through : 2024

Other Trade Names used in California - DFPI : None

Start	End	Authorized to Conduct Business
4/11/2023	Present	Yes

[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

California - DFPI	Residential Mortgage Lending Act License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Student Loan Servicing License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Consumer Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Mortgage Lender License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
Florida	Mortgage Lender Servicer License	Yes	<a href="#">Submit to Regulator</a>
Georgia	Mortgage Lender License/Registration	Yes	<a href="#">Submit to Regulator</a>
Hawaii	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Idaho	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Idaho	Mortgage Broker/Lender License	Yes	<a href="#">Submit to Regulator</a>
Illinois	Residential Mortgage License	Yes	<a href="#">Submit to Regulator</a>

# Colorado



**COLORADO DEPARTMENT OF LAW**  
**COLORADO FAIR DEBT COLLECTION PRACTICES ACT**  
**COLLECTION AGENCY LICENSE**  
**2023-2024**

**LICENSE NO. CAR-1000738**

This is to Certify that: **REAL TIME RESOLUTIONS INC**

Located at: **1349 EMPIRE CENTRAL DR, STE 150, DALLAS, TX 75247-4029 US**

is duly licensed and authorized to act as a collection agency in accordance with the COLORADO FAIR DEBT COLLECTION PRACTICES ACT. This license is valid through July 1, 2024, unless otherwise surrendered, suspended, or revoked.

*Martha Fulford*  
ADMINISTRATOR



# Connecticut



## Real Time Resolutions, Inc.

NMLS ID: 9745	Street Address: 1349 Empire Central Drive, Suite 150 Dallas, TX 75247 Mailing Address: PO Box 36655 Dallas, TX 75235	Phone: 214-599-6363 Toll-Free Number: 877-469-7325 Fax: 214-452-0529	Website: www.realtimeresolutions.com Email: licensing@rtresolutions.com
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Other Trade Names : NCA Loan Servicing; Real Time Resolutions; RT Resolutions; RT Resolutions, Inc.; RTR

Prior Other Trade Names : None

Prior Legal Names : Real Time Resolutions, Inc.

Sponsored MLOs : 8

Fiscal Year End: 12/31	Formed in: Texas, United States	Date Formed: 03/22/2000	Stock Symbol: N/A	Business Structure: Corporation
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Regulatory Actions : [None posted in NMLS.](#)

### Branch Locations (3 Active, 0 Inactive)

### State Licenses/Registrations (Displaying 74 Active of 74 Total)

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Arizona	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Arizona	Collection Agency License - Other Trade Name #1	Yes	<a href="#">Submit to Regulator</a>
Arizona	Mortgage Banker License	Yes	<a href="#">Submit to Regulator</a>
Arkansas	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Debt Collection License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Residential Mortgage Lending Act License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Student Loan Servicing License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Consumer Collection Agency License	Yes	<a href="#">Submit to Regulator</a>

Lic/Reg #: CCA-9745	Original Issue Date : 05/01/2001	
Status : Approved	Status Date: 04/21/2023	Renewed Through : 2024

Other Trade Names used in Connecticut : None

[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

Connecticut	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Mortgage Lender License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
Florida	Mortgage Lender Servicer License	Yes	<a href="#">Submit to Regulator</a>
Georgia	Mortgage Lender License/Registration	Yes	<a href="#">Submit to Regulator</a>
Hawaii	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Idaho	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Idaho	Mortgage Broker/Lender License	Yes	<a href="#">Submit to Regulator</a>
Illinois	Residential Mortgage License	Yes	<a href="#">Submit to Regulator</a>

# Delaware

# STATE OF DELAWARE

## Department of Finance Division of Revenue

ACTIVE BUSINESS LICENSE  
2012103308

EFFECTIVE

01/01/2022 - 12/31/2024

ISSUED TO

REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DR STE 150  
DALLAS TX 75247-4029

LOCATION

REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DR STE 150  
DALLAS, TX 75247-4029

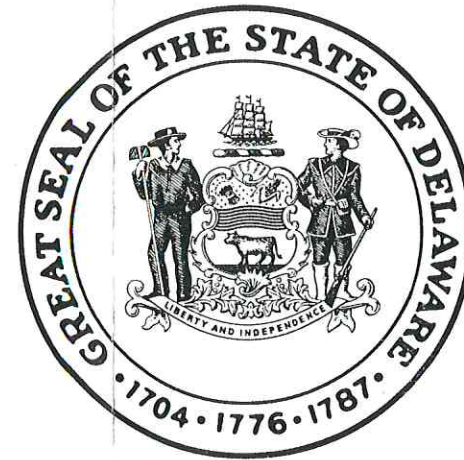
TRADE, BUSINESS, OR  
PROFESSIONAL ACTIVITY

MERCANTILE AGENCY OR COLLECTIONS AGENCY

ISSUED: 12/26/2021

FEE PAID: \$225.00

Is hereby licensed to practice, conduct, or engage in the occupation or business activity indicated above in accordance with the license application duly filed pursuant to Title 30, Delaware Code.



2024

POST CONSPICUOUSLY - NOT TRANSFERABLE



# District of Columbia



**GOVERNMENT  
OF THE  
DISTRICT OF COLUMBIA**  
Muriel Bowser, Mayor

**Department of Consumer and Regulatory Affairs**

**Business Licensing Division**  
1100 4th Street S.W.  
Washington DC 20024

Date Issued : 09/08/2022  
Category : 4003  
License# : 400313000076  
License Period : 10/01/2022 - 09/30/2024

**BASIC BUSINESS LICENSE**

**Billing Name and Address :**

JANICE CONNERS  
  
1349 Empire Central Drive  
Suite 150  
Dallas TX 75247

**Premise/Application's Name and Address :**

Real Time Resolutions Inc.  
  
1349 EMPIRE CENTRAL DR -, STE# 150, DALLAS, TX  
75247

**Registered Agent's Name and Address :**

C T Corporation System  
  
1015 15th Street Nw Suite 1000  
Washington DC 20005

Owner's Name :  
Corp. Name : Real Time Resolutions Inc.  
Trade Name :

CofO/HOP# :	SSL :	Zone :	Ward :	ANC :	PERM NO. :
		UNITS : 1			

**DCRA**  
General Business - General Business Licenses

**--THE LAW REQUIRES THIS LICENSE TO BE POSTED IN A CONSPICUOUS PLACE ON THE PREMISES--**

*Ernest Chrappah*

Director :  
Ernest Chrappah

\*License Effective from the later of Issued or Start of License-Period Date

# Florida



**THE LICENSEE IDENTIFIED BELOW IS AUTHORIZED TO CONDUCT BUSINESS AS INDICATED BY THE LICENSE TYPE.**

**LICENSE TYPE:** Consumer Collection Agency

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**LICENSE NAME:** REAL TIME RESOLUTIONS, INC.

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**ORIGINAL DATE OF LICENSE:** 01/02/2001

**LICENSE NUMBER:** CCA0901117

**LICENSE EXPIRATION DATE:** 12/31/2024

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**LICENSE MAIN ADDRESS:**

**STREET:** 1349 EMPIRE CENTRAL DR  
SUITE 150

**CITY:** DALLAS

**STATE:** TX

**ZIP CODE:** 75247

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Guam



DEPARTMENT OF REVENUE AND TAXATION  
 GOVERNMENT OF GUAM  
 P.O. Box 23607  
 Barrigada, Guam 96921  
 www.guamtax.com

# BUSINESS LICENSE

SERIAL # 2406858

R

Foreign corporation  
**EXPIRES: June 30, 2024**

Service  
 ACCOUNT NO. 13-201600916-01

ISSUED TO:	REAL TIME RESOLUTIONS, INC.	FEE	62	50
DOING BUSINESS AS:	REAL TIME RESOLUTIONS, INC.	PENALTY	0	00
TYPE OF LICENSE:	THIRD PARTY DEBT COLLECTION (NO MORTGAGE RESIDENTIAL)	TOTAL FEE	62	50
BUSINESS LOCATION:	LOT 2112-B1-R-1 SLATER NAKAMURA 790 S MARINE CORPS DR STE 204 TAMUNING GUAM			
MAILING ADDRESS:	1349 EMPIRE CENTRAL DRIVE STE 150 DALLAS TEXAS			
TELEPHONE: HOME	75247 BUSINESS 649-3800	06/03/2023		

**KEEP POSTED IN A CONSPICUOUS PLACE.  
 LICENSE MUST BE PRODUCED UPON  
 DEMAND TO ANY AUTHORIZED GOV'T  
 OFFICIAL.**

*Dafne Mansapit-Shimizu*  
 Dafne Mansapit-Shimizu  
 DIRECTOR OF REVENUE AND TAXATION

Hawaii

REAL TIME RESOLUTIONS INC  
1164 BISHOP STREET SUITE 1708  
HONOLULU, HI 96813

COLLECTION AGENCY

**NOTICE** THIS POCKET ID CARD IDENTIFIES YOU TO THE PUBLIC AS BEING CURRENTLY LICENSED AND SHOULD BE KEPT IN YOUR POSSESSION AT ALL TIMES.

License Number COLA-295	Expiration date 6/30/2024		
STATE OF HAWAII DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS COLLECTION AGENCY			
REAL TIME RESOLUTIONS INC 1164 BISHOP STREET SUITE 1708 HONOLULU, HI 96813			
			
SIGNATURE OF LICENSEE _____			

Idaho



## Real Time Resolutions, Inc.

NMLS ID: 9745	Street Address: 1349 Empire Central Drive, Suite 150 Dallas, TX 75247	Phone: 214-599-6363	Website: www.realtimeresolutions.com
	Mailing Address: PO Box 36655 Dallas, TX 75235	Toll-Free Number: 877-469-7325	Email: licensing@rtresolutions.com
		Fax: 214-452-0529	

Other Trade Names : NCA Loan Servicing; Real Time Resolutions; RT Resolutions; RT Resolutions, Inc.; RTR

Prior Other Trade Names : None

Prior Legal Names : Real Time Resolutions, Inc.

Sponsored MLOs : 8

Fiscal Year End: 12/31	Formed in: Texas, United States	Date Formed: 03/22/2000	Stock Symbol: N/A	Business Structure: Corporation
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Regulatory Actions : [None posted in NMLS.](#)

### Branch Locations (3 Active, 0 Inactive)

### State Licenses/Registrations (Displaying 74 Active of 74 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Arizona	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Arizona	Collection Agency License - Other Trade Name #1	Yes	<a href="#">Submit to Regulator</a>
Arizona	Mortgage Banker License	Yes	<a href="#">Submit to Regulator</a>
Arkansas	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Debt Collection License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Residential Mortgage Lending Act License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Student Loan Servicing License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Consumer Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Mortgage Lender License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
Florida	Mortgage Lender Servicer License	Yes	<a href="#">Submit to Regulator</a>
Georgia	Mortgage Lender License/Registration	Yes	<a href="#">Submit to Regulator</a>
Hawaii	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Idaho	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>

Lic/Reg #: CCA-3599    Original Issue Date : 02/27/2001

Status : Approved    Status Date: 06/30/2023    Renewed Through : 2024

Other Trade Names used in Idaho : NCA Loan Servicing; Real Time Resolutions

[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

Idaho	Mortgage Broker/Lender License	Yes	<a href="#">Submit to Regulator</a>
Illinois	Residential Mortgage License	Yes	<a href="#">Submit to Regulator</a>

# Illinois

# State of Illinois

## Department of Financial and Professional Regulation Division of Professional Regulation

LICENSE NO.  
017.020525

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:  
05/31/2024

### LICENSED COLLECTION AGENCY



REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DR STE 150  
DALLAS, TX 75247-4029



MARIO TRETO, JR.  
ACTING SECRETARY

CECILIA ABUNDIS  
ACTING DIRECTOR

The official status of this license can be verified at [www.idfpr.com](http://www.idfpr.com)

15756024

Cut on Dotted Line

For future reference, IDFPR is now providing each person/business a unique identification number, 'Access ID', which may be used in lieu of a social security number, date of birth or FEIN number when contacting the IDFPR. Your Access ID is: 475478



# Illinois, Chicago

# CITY OF CHICAGO

## LICENSE CERTIFICATE NON-TRANSFERABLE

BY THE AUTHORITY OF THE CITY OF CHICAGO, THE FOLLOWING SPECIFIED LICENSE IS HEREBY GRANTED TO

Real Time Resolutions, Inc.

PRINTED ON  
05/25/2023

NAME: Real Time Resolutions, Inc.  
1349 EMPIRE CENTRAL DR., Apt./Suite 150  
DBA: DALLAS, TX 75247  
AT:

2263345

4404

\$\*\*\*\*250.00

LICENSE NO. Regulated Business License CODE:

FEE:

LICENSE Includes: Debt Collector;

PRESIDENT: Christopher J. Gramlich  
SECRETARY: Janice L. Connors

THIS LICENSE IS ISSUED AND ACCEPTED SUBJECT TO THE REPRESENTATIONS MADE ON THE APPLICATION THEREFOR, AND MAY BE SUSPENDED OR REVOKED FOR CAUSE AS PROVIDED BY LAW. LICENSEE SHALL OBSERVE AND COMPLY WITH ALL LAWS, ORDINANCES, RULES AND REGULATIONS OF THE UNITED STATES GOVERNMENT, STATE OF ILLINOIS, COUNTY OF COOK, CITY OF CHICAGO AND ALL AGENCIES THEREOF.

WITNESS THE HAND OF THE MAYOR OF SAID CITY AND THE CORPORATE SEAL THEREOF  
THIS 15 DAY OF JUNE, 2023

ATTEST: EXPIRATION DATE: June 15, 2025

MAYOR

ACCOUNT NO.  
TRANS NO. 381774

SITE: 1

CITY CLERK

THIS LICENSE MUST BE POSTED IN A CONSPICUOUS PLACE UPON THE LICENSED PREMISES.

# Indiana



## Real Time Resolutions, Inc.

NMLS ID: 9745	Street Address: 1349 Empire Central Drive, Suite 150 Dallas, TX 75247 Mailing Address: PO Box 36655 Dallas, TX 75235	Phone: 214-599-6363 Toll-Free Number: 877-469-7325 Fax: 214-452-0529	Website: www.realtimeresolutions.com Email: licensing@rtresolutions.com
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Other Trade Names : NCA Loan Servicing; Real Time Resolutions; RT Resolutions; RT Resolutions, Inc.; RTR

Prior Other Trade Names : None

Prior Legal Names : Real Time Resolutions, Inc.

Sponsored MLOs : 8

Fiscal Year End: 12/31	Formed in: Texas, United States	Date Formed: 03/22/2000	Stock Symbol: N/A	Business Structure: Corporation
------------------------	---------------------------------	-------------------------	-------------------	---------------------------------

Regulatory Actions : [None posted in NMLS.](#)

### Branch Locations (3 Active, 0 Inactive)

### State Licenses/Registrations (Displaying 74 Active of 74 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Arizona	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Arizona	Collection Agency License - Other Trade Name #1	Yes	<a href="#">Submit to Regulator</a>
Arizona	Mortgage Banker License	Yes	<a href="#">Submit to Regulator</a>
Arkansas	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Debt Collection License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Residential Mortgage Lending Act License	Yes	<a href="#">Submit to Regulator</a>
California - DFPI	Student Loan Servicing License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Consumer Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Connecticut	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Mortgage Lender License	Yes	<a href="#">Submit to Regulator</a>
District of Columbia	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
Florida	Mortgage Lender Servicer License	Yes	<a href="#">Submit to Regulator</a>
Georgia	Mortgage Lender License/Registration	Yes	<a href="#">Submit to Regulator</a>
Hawaii	Mortgage Servicer License	Yes	<a href="#">Submit to Regulator</a>
Idaho	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>
Idaho	Mortgage Broker/Lender License	Yes	<a href="#">Submit to Regulator</a>
Illinois	Residential Mortgage License	Yes	<a href="#">Submit to Regulator</a>
Illinois	Student Loan Servicer License	Yes	<a href="#">Submit to Regulator</a>
Indiana-SOS	Collection Agency License	Yes	<a href="#">Submit to Regulator</a>

Lic/Reg #: None	Original Issue Date : 01/10/2014	
Status : Approved	Status Date: 01/10/2014	Renewed Through : 2024

Other Trade Names used in Indiana-SOS : NCA Loan Servicing

# Iowa

## Iowa Attorney General - 2024 Paid Debt Collectors and Creditors/Assignees

<b>Company</b>	<b>Class</b>
PYOD LLC	Debt Collectors
Quad Corporation, Inc. dba AMS Account Management Solutions LLC	Debt Collectors
R.S. Auto, Inc.	Assignees
R.W. Pladsen Inc.	Assignees
Radian Mortgage Capital LLC	Assignees
Radius Global Solutions LLC	Debt Collectors
Rainsoft of NE Iowa	Assignees
Rausch Sturm LLP	Debt Collectors
Ray Klein, Inc. dba Professional Credit Service	Debt Collectors
RCS Capital Partners, Inc.	Debt Collectors
<b>Real Time Resolutions, Inc.</b>	<b>Debt Collectors</b>
Receivables Management Partners, LLC	Debt Collectors
Receivables Outsourcing, LLC	Debt Collectors
Recoveri, LLC	Debt Collectors
Recovery Management Solutions LLC	Debt Collectors
Recovery Services International, Inc.	Debt Collectors
Red Oak Chrysler, Inc.	Assignees
Reel Time Capital LLC	Debt Collectors
Regions Bank	Debt Collectors
RentDebt Automated Collections, LLC	Debt Collectors
Rentown IV, Inc. dba Furniture & More	Debt Collectors
Resident Advocate, LLC	Debt Collectors
Resurgent Acquisitions, LLC	Debt Collectors
Resurgent Capital Services, L.P.	Debt Collectors
Resurgent Receivables LLC	Debt Collectors
Resurgent Secured Assets LLC	Debt Collectors
Revenue Assistance Corporation dba Revenue Group	Debt Collectors
Revenue Cycle Associates, Inc.	Debt Collectors
Revenue Cycle Specialists, Inc.	Debt Collectors
Revenue Management Group, Inc.	Debt Collectors
Reviver Financial, LLC	Debt Collectors
Reynoldson & Van Werden, L.L.P.	Debt Collectors
River Heights Capital LLC	Assignees
Riverview Law Office, PLLC	Debt Collectors
RLP 1 Residential Solar, LLC	Assignees
Roadrunner Account Services, LLC	Debt Collectors
Rock Creek Capital, LLC	Assignees
Rocket Mortgage, LLC	Debt Collectors
Rost Motor, Inc.	Assignees
Rotman Motor Company Inc.	Assignees
RoundPoint Mortgage Servicing LLC	Debt Collectors
Rozlin Financial Group, Inc. dba RFGI	Debt Collectors
RSH & Associates, LLC	Debt Collectors

Louisiana

**State of  
Louisiana  
Secretary of  
State**



**COMMERCIAL DIVISION**  
**225.925.4704**

Fax Numbers  
225.932.5317 (Admin. Services)  
225.932.5314 (Corporations)  
225.932.5318 (UCC)

<b>Name</b>	<b>Type</b>	<b>City</b>	<b>Status</b>
REAL TIME RESOLUTIONS, INC.	Collection Agency		Active

**Previous Names**

**Business:** REAL TIME RESOLUTIONS, INC.  
**Charter Number:** 36258242I  
**Registration Date:** 8/28/2006

**Domicile Address**

DOMICILE: TEXAS

**Mailing Address**

1349 EMPIRE CENTRAL DR  
STE. 150  
DALLAS, TX 75247

**Status**

**Status:** **Active**  
**Registered:** 8/28/2006  
**Last Report Filed:** N/A  
**Type:** Collection Agency

**Amendments on File (1)**

Description	Date
Amendment	2/22/2013

**Print**



# Maine

<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>																				
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																				
<table border="1"> <tr> <td>Lic/Reg #: DCB13638</td> <td colspan="3">Original Issue Date : 09/16/2015</td> </tr> <tr> <td>Status : Approved</td> <td>Status Date: 11/30/2023</td> <td colspan="2">Renewed Through : 2024</td> </tr> <tr> <td colspan="4">Other Trade Names used in Maine : None</td> </tr> <tr> <td>Start</td> <td>End</td> <td colspan="2">Authorized to Conduct Business</td> </tr> <tr> <td>11/30/2023</td> <td>Present</td> <td colspan="2">Yes</td> </tr> </table>				Lic/Reg #: DCB13638	Original Issue Date : 09/16/2015			Status : Approved	Status Date: 11/30/2023	Renewed Through : 2024		Other Trade Names used in Maine : None				Start	End	Authorized to Conduct Business		11/30/2023	Present	Yes	
Lic/Reg #: DCB13638	Original Issue Date : 09/16/2015																						
Status : Approved	Status Date: 11/30/2023	Renewed Through : 2024																					
Other Trade Names used in Maine : None																							
Start	End	Authorized to Conduct Business																					
11/30/2023	Present	Yes																					
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>																							
<b>Maine</b>	Supervised Lender License	Yes	<b>Submit to Regulator</b>																				
<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																				
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																				
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																				
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>																				
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																				
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																				
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>																				
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>																				
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																				
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																				
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>New Jersey</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																				
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																				
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																				
<b>North Dakota</b>	Residential Mortgage Loan Servicer	Yes	<b>Submit to Regulator</b>																				
<b>Ohio</b>	General Loan Law Certificate of Registration	Yes	<b>Submit to Regulator</b>																				
<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>																				
<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>																				
<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>																				
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>																				
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																				
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>																				
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>																				
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>																				
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>																				
<b>South Dakota</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																				
<b>Tennessee</b>	Industrial Loan and Thrift Company Registration	Yes	<b>Submit to Regulator</b>																				

# Maryland

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																		
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>																		
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>																		
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																		
<b>Maine</b>	Supervised Lender License	Yes	<b>Submit to Regulator</b>																		
<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
	<table border="1"> <tr> <td>Lic/Reg #: 9745</td> <td colspan="2">Original Issue Date : 04/17/2001</td> </tr> <tr> <td>Status : Approved</td> <td>Status Date: 12/20/2023</td> <td>Renewed Through : 2024</td> </tr> <tr> <td colspan="3">Other Trade Names used in Maryland : None</td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td colspan="3"><b>View Resident/Registered Agent(s) for Service of Process</b> ▶</td> </tr> </table>			Lic/Reg #: 9745	Original Issue Date : 04/17/2001		Status : Approved	Status Date: 12/20/2023	Renewed Through : 2024	Other Trade Names used in Maryland : None									<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		
Lic/Reg #: 9745	Original Issue Date : 04/17/2001																				
Status : Approved	Status Date: 12/20/2023	Renewed Through : 2024																			
Other Trade Names used in Maryland : None																					
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶																					
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																		
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																		
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>																		
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																		
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																		
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>																		
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>																		
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>New Jersey</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																		
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>North Dakota</b>	Residential Mortgage Loan Servicer	Yes	<b>Submit to Regulator</b>																		
<b>Ohio</b>	General Loan Law Certificate of Registration	Yes	<b>Submit to Regulator</b>																		
<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>																		
<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>																		
<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>																		
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>																		
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																		
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>																		
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>																		
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>																		

# Massachusetts

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Supervised Lender License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
	Lic/Reg #: DC9745	Original Issue Date : 06/19/2001	
	Status : Approved	Status Date: 04/12/2022	Renewed Through : 2024
	Other Trade Names used in Massachusetts : NCA Loan Servicing		
	<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Residential Mortgage Loan Servicer	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	General Loan Law Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>

# Michigan

DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
BUREAU OF PROFESSIONAL LICENSING  
P.O. BOX 30670  
LANSING, MI 48909

REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DRIVE SUITE  
150  
DALLAS, TX 75247-4029

COMPLAINT INFORMATION:  
THE ISSUANCE OF THIS LICENSE SHOULD NOT BE CONSTRUED  
AS A WAIVER, DISMISSAL OR ACQUIESCENCE TO ANY  
COMPLAINTS OR VIOLATIONS PENDING AGAINST THE  
LICENSEE, ITS AGENTS OR EMPLOYEES.

FUTURE CONTACTS:  
YOU SHOULD DIRECT INQUIRIES REGARDING THIS LICENSE OR  
ADDRESS CHANGES TO THE DEPARTMENT OF LICENSING AND  
REGULATORY AFFAIRS BY EMAILING [BPLHELP@MICHIGAN.GOV](mailto:BPLHELP@MICHIGAN.GOV)  
OR CALL (517) 241-0199

YOUR LICENSE MUST BE DISPLAYED IN A PROMINENT PLACE.

GRETCHEN WHITMER  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
BUREAU OF PROFESSIONAL LICENSING  
COLLECTION AGENCY NON-OWNER MANAGED LICENSE  
MANAGER ID# 2402002816 SAMUEL ADAM TRAKHTENBROIT

REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DRIVE SUITE 150  
DALLAS, TX 75247-4029

LICENSE NO.  
2401001614

EXPIRATION DATE  
05/24/2026

22192150757

THIS DOCUMENT IS DULY  
ISSUED UNDER THE LAWS OF  
THE STATE OF MICHIGAN



# Minnesota

# STATE OF MINNESOTA



REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DRIVE  
SUITE 150  
DALLAS, TX 75247

## Department of Commerce

The Undersigned **COMMISSIONER OF COMMERCE** for the State of Minnesota hereby certifies that  
**REAL TIME RESOLUTIONS INC**

1349 EMPIRE CENTRAL DRIVE  
SUITE 150  
DALLAS, TX 75247

has complied with the laws of the State of Minnesota and is hereby licensed to transact the business of  
**Collection Agency**

**License Number: 20263413**

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect until June 30, 2024.

**IN TESTIMONY WHEREOF, I have hereunto set my hand this May 08, 2023.**

A handwritten signature in cursive script that reads "Grace Arnold".

**COMMISSIONER OF COMMERCE**

Minnesota Department of Commerce

Licensing Division  
85 7th Place East, Suite 500  
St. Paul, MN 55101-3165  
Telephone: (651) 539-1599  
Email: [licensing.commerce@state.mn.us](mailto:licensing.commerce@state.mn.us)  
Website: [commerce.state.mn.us](http://commerce.state.mn.us)

Montana

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Supervised Lender License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>

Lic/Reg #: 9745	Original Issue Date : 01/03/2017		
Status : Approved	Status Date: 01/03/2017	Renewed Through : 2024	
Other Trade Names used in Montana : None			
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>			

<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Residential Mortgage Loan Servicer	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	General Loan Law Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>

# Nebraska

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Supervised Lender License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
	Lic/Reg #: 283	Original Issue Date : 07/20/2001	
	Status : Approved	Status Date: 12/28/2021	Renewed Through : 2024
	Other Trade Names used in Nebraska - SOS : None		
	<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Residential Mortgage Loan Servicer	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	General Loan Law Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>

# Nevada

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																								
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>																								
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>																								
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<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																								
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>																								
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																								
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																								
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>																								
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
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<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																								
<table border="1"> <tr> <td>Lic/Reg #: CAD11276</td> <td colspan="3">Original Issue Date : 03/23/2015</td> </tr> <tr> <td>Status : Approved</td> <td>Status Date: 08/08/2022</td> <td colspan="2">Renewed Through : 2024</td> </tr> <tr> <td colspan="4">Other Trade Names used in Nevada - FID : None</td> </tr> <tr> <td colspan="4"> </td> </tr> <tr> <td colspan="4"> </td> </tr> <tr> <td colspan="4"><b>View Resident/Registered Agent(s) for Service of Process</b> ▶</td> </tr> </table>				Lic/Reg #: CAD11276	Original Issue Date : 03/23/2015			Status : Approved	Status Date: 08/08/2022	Renewed Through : 2024		Other Trade Names used in Nevada - FID : None												<b>View Resident/Registered Agent(s) for Service of Process</b> ▶			
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<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
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<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																								
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<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>																								
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<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>																								



# Nevada, Carson City



## Carson City Business License Division

108 E. Proctor Street  
Carson City, NV 89701  
(775) 887-2105 - Hearing Impaired: 711  
buslic@carson.org

## BUSINESS LICENSE CERTIFICATE

**Business Name:** Real Time Resolutions, Inc.

**Business Location:** 1349 Empire Central Drive, Ste. 150  
Dallas, TX 75247

**Owner:** REAL TIME RESOLUTIONS INC

**License Number:** BL-003575-2020

**Issued Date:** 1/1/2024

**Expiration Date:** 12/31/2024

**Mailing Address:** 1349 Empire Central Drive, Ste. 150  
Dallas, TX 75247

**License Type:** Business License

**Classification:** Out of Town

**Fees Paid:** \$79.90

Thank you for choosing to operate your business in Carson City.

Please provide any changes to the business information to the Business License Division. Licenses are not transferable.

If you have any questions concerning your business license, contact the Business License Division.

**TO BE POSTED IN A CONSPICUOUS PLACE**

# New Hampshire

State of New Hampshire  
Department of State

CERTIFICATE OF AUTHORITY OF

REAL TIME RESOLUTIONS, INC.

The undersigned, as Deputy Secretary of State of the State of New Hampshire, hereby certifies that an Application of REAL TIME RESOLUTIONS, INC. for a Certificate of Authority to transact business in this State, duly signed pursuant to the provisions of the New Hampshire Business Corporation Act, has been received in this office.

ACCORDINGLY the undersigned, as such Deputy Secretary of State, and by virtue of the authority vested in him by law, hereby issues this Certificate of Authority to REAL TIME RESOLUTIONS, INC. to transact business in this State under the name of REAL TIME RESOLUTIONS, INC. and attaches hereto a copy of the Application for such Certificate.



IN TESTIMONY WHEREOF, I hereto  
set my hand and cause to be affixed  
the Seal of the State of New Hampshire,  
this 17th day of January A.D. 2001

A handwritten signature in cursive script, reading "Robert P. Ambrose".

Robert P. Ambrose  
Deputy Secretary of State

# New Jersey

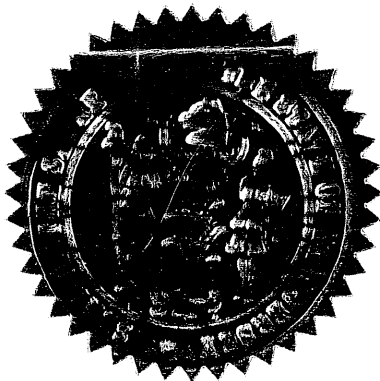
STATE OF NEW JERSEY  
DEPARTMENT OF TREASURY  
CERTIFICATE OF AUTHORITY

REAL TIME RESOLUTIONS, INC.

0100839540

*I, the Treasurer of the State of New Jersey, do hereby certify that the above-named Foreign Profit Corporation organized under the laws of Texas, has complied with all the requirements of Title 14A of the New Jersey Statutes, and that the business or activity of said Foreign Profit Corporation to be carried on within the State of New Jersey is such as may be lawfully carried on by a Foreign Profit Corporation filed under the laws of this State for similar business or activity. The Certificate of Authority was duly filed January 16th, 2001.*

IN TESTIMONY WHEREOF, I have  
hereunto set my hand and  
affixed my Official Seal  
at Trenton, this  
17th day of January, 2001



*Roland M Machold*

Roland M Machold  
Treasurer

# New Mexico

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																								
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>																								
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>																								
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																								
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<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>																								
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<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																								
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>																								
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>																								
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																								
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																								
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
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<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																								
<table border="1"> <tr> <td>Lic/Reg #: CA00613</td> <td colspan="3">Original Issue Date : 06/01/2001</td> </tr> <tr> <td>Status : Approved</td> <td>Status Date: 01/01/2021</td> <td colspan="2">Renewed Through : 2024</td> </tr> <tr> <td colspan="4">Other Trade Names used in New Mexico : None</td> </tr> <tr> <td colspan="4"> </td> </tr> <tr> <td colspan="4"> </td> </tr> <tr> <td colspan="4"><b>View Resident/Registered Agent(s) for Service of Process ▶</b></td> </tr> </table>				Lic/Reg #: CA00613	Original Issue Date : 06/01/2001			Status : Approved	Status Date: 01/01/2021	Renewed Through : 2024		Other Trade Names used in New Mexico : None												<b>View Resident/Registered Agent(s) for Service of Process ▶</b>			
Lic/Reg #: CA00613	Original Issue Date : 06/01/2001																										
Status : Approved	Status Date: 01/01/2021	Renewed Through : 2024																									
Other Trade Names used in New Mexico : None																											
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>																											
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																								
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																								
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<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>																								
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<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>																								
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>																								
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>																								
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>																								



# New York - Buffalo



Byron W. Brown  
Mayor

**CITY OF BUFFALO**  
Department of Permit & Inspection Services  
**Office of Licenses**

65 Niagara Sq Rm. 301  
Buffalo, NY 14202  
(716)851-4078



Catherine Amdur  
Commissioner

**COLLECTION AGENCY**

**REAL TIME RESOLUTIONS INC.**  
1349 EMPIRE CENTRAL DRIVE STE 150  
DALLAS, TEXAS 75247

License Number  
CAG11-514096

To collect, advertise to collect, attempt to collect or hold himself or itself out as able or willing to collect, for hire or remuneration in any form, any bill, debt, demand, sum of money or other thing of value due or claimed to be due or owing to any other person, firm or corporation in accordance with Sections 1 thru 12, Chapter 140.

**Date Expires: 09/30/2024**

Commissioner of Permit & Inspection Services

License holder is responsible for renewal of license within 30 days of expiration date.

**THIS LICENSE IS NON-TRANSFERRABLE**



# New York, New York City

# Debt Collection Agency License

**Business Name:**

REAL TIME RESOLUTIONS, INC.

**DBA/Trade Name:**

**Business Address:**

1349 EMPIRE CENTRAL DR STE 150  
DALLAS, TX 75247-4029

**License Number:** 1077970-DCA

**Issued:** 03/22/2023 **Expires:** 01/31/2025

**For complaints, contact:**

311 | [nyc.gov/dcwp](https://nyc.gov/dcwp)



\*1808-2023-RDEB\*

New York City Department of Consumer and Worker Protection  
42 Broadway, New York, NY 10004



Eric L. Adams  
Mayor

**Consumer and  
Worker Protection**

Vilda Vera Mayuga  
Commissioner

# New York, Yonkers

LICENSE NUMBER: 9152

**CITY OF YONKERS  
ADMINISTRATIVE ADJUDICATION BUREAU  
CONSUMER PROTECTION BUREAU**

TO ALL WHOM THESE PRESENTS MAY CONCERN KNOW YE THAT

*Real Time Resolutions, Inc.*

*1349 Empire Central Dr. Ste 150, Dallas, TX 75249*

In consideration of \$300.00 receipt which is acknowledged, the above is hereby granted a non-transferable license to operate as a *DEBT COLLECTION AGENCY* in the City of Yonkers.

This license must be posted conspicuously.

This License is granted subject to the strict observance of all laws, ordinances & regulations enacted for the City's welfare so far as they may apply. Unless revoked or suspended, this license is:

May 31, 2024

EXPIRES

05/25/23

ISSUED

*KO Hess.*

DIRECTOR

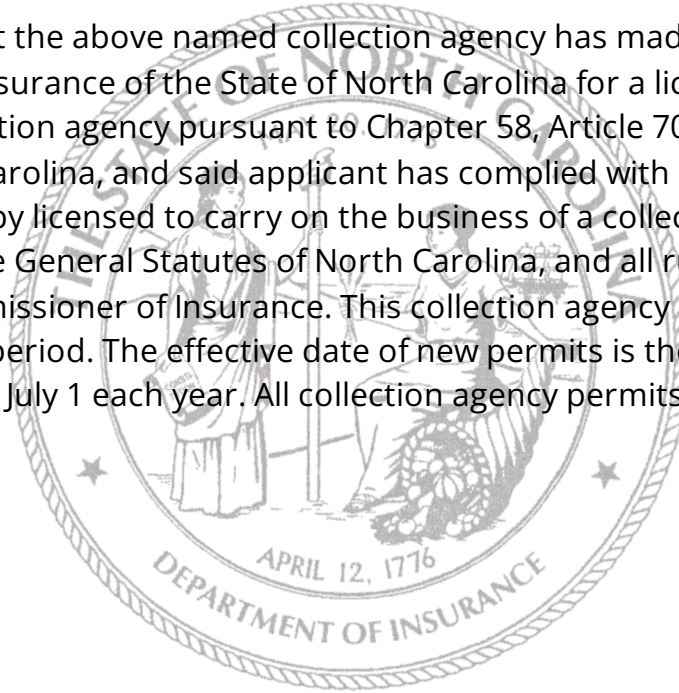
# North Carolina

## **COLLECTION AGENCY**

**Real Time Resolutions, Inc.**  
1349 Empire Central Drive  
Suite 150  
Dallas, TX 752474029  
US

Permit #: 119500234  
Expiration Date: June 30, 2024  
Effective Date: July 1, 2023

This is to certify that the above named collection agency has made application to the Commissioner of Insurance of the State of North Carolina for a license to transact business as a collection agency pursuant to Chapter 58, Article 70 of the General Statutes of North Carolina, and said applicant has complied with all requirements thereof and is hereby licensed to carry on the business of a collection agency, in accordance with the General Statutes of North Carolina, and all rules and regulations issued by the Commissioner of Insurance. This collection agency permit is valid for a one year licensure period. The effective date of new permits is the issue date and for renewing permits is July 1 each year. All collection agency permits expire on June 30 each year.



A handwritten signature in black ink, reading "Mike Causey". The signature is written in a cursive, flowing style.

Commissioner of Insurance



# North Dakota

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
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<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
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<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
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<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
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<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
	Lic/Reg #: CA100532	Original Issue Date : 03/01/2001	
	Status : Approved	Status Date: 08/05/2013	Renewed Through : 2024
	Other Trade Names used in North Dakota : None		
	<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		
<b>North Dakota</b>	Residential Mortgage Loan Servicer	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	General Loan Law Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>
<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>

# Ohio

**\*200102500820\***

DATE	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
01/25/2001	200102500820	FOREIGN LICENSE/FOR-PROFIT (FLF)	100.00	.00	.00	.00	.00

**Receipt**

This is not a bill. Please do not remit payment.

REAL-TIME RESOLUTIONS, INC.  
1750 REGAL ROW, STE 120  
DALLAS, TX 75235

**STATE OF OHIO**  
**CERTIFICATE**  
**Ohio Secretary of State, J. Kenneth Blackwell**

1203036

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

**REAL TIME RESOLUTIONS, INC.**

and, that said business records show the filing and recording of:

Document(s):

**FOREIGN LICENSE/FOR-PROFIT**

Document No(s):

**200102500820**

Authorization to transact business in Ohio is hereby given, until surrender, expiration or cancellation of this license.



United States of America  
State of Ohio  
Office of the Secretary of State

Witness my hand and the seal of the  
Secretary of State at Columbus, Ohio  
this 22nd day of January, A.D. 2001.

*J. Kenneth Blackwell*  
Ohio Secretary of State

Oklahoma

# State of Oklahoma



## License Of Authority Office of the Administrator of Consumer Credit

License #: SL008362

Effective Date: 10/10/2023

Expiration Date: 12/31/2024

**It is Hereby Certified:** That Real Time Resolutions, Inc, is authorized to conduct business as a Supervised Lender in accordance with the Oklahoma Consumer Credit Code, 14A O.S. § 3-501 et seq., at 1349 Empire Central Dr, Suite 150, Dallas, TX 75247. This license shall remain in full force and effect until relinquished, suspended, revoked, or expired.



**In Testimony Whereof,** I, Scott Leshner, Consumer Credit Administrator of the State of Oklahoma, have hereunto set my hand and affixed my seal of office at the City of Oklahoma City, the day and year first above written.

  
Scott Leshner, Administrator

# Oregon

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																		
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>																		
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>																		
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																		
<b>Maine</b>	Supervised Lender License	Yes	<b>Submit to Regulator</b>																		
<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																		
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>																		
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>																		
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>																		
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>																		
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>																		
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>																		
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>New Jersey</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>																		
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																		
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
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<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>																		
<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>																		
	<table border="1"> <tr> <td>Lic/Reg #: 48753</td> <td colspan="2">Original Issue Date : 03/27/2001</td> </tr> <tr> <td>Status : Approved</td> <td>Status Date: 12/20/2017</td> <td>Renewed Through : 2024</td> </tr> <tr> <td colspan="3">Other Trade Names used in Oregon : None</td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td colspan="3"> </td> </tr> <tr> <td colspan="3"><b>View Resident/Registered Agent(s) for Service of Process ▶</b></td> </tr> </table>			Lic/Reg #: 48753	Original Issue Date : 03/27/2001		Status : Approved	Status Date: 12/20/2017	Renewed Through : 2024	Other Trade Names used in Oregon : None									<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		
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Status : Approved	Status Date: 12/20/2017	Renewed Through : 2024																			
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<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>																		
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>																		
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>																		
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>																		
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>																		
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>																		
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>																		



# Pennsylvania

# Commonwealth of Pennsylvania

## Department of Banking and Securities

### Licensing Office

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**Real Time Resolutions, Inc.**

**1349 Empire Central Drive, Suite 150  
Dallas TX, 75247**

Is Licensed As: **Collector Repossessor**

License Number: **40975**

\*Effective Dates of License:

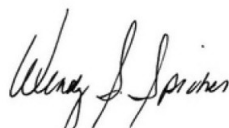
**October 01, 2023 Through September 30, 2024**

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\*To verify this license please visit [dobs.pa.gov](https://dobs.pa.gov)

---

**In Witness Whereof, I have hereunto set my Hand and affixed the signature  
of the Secretary of the Department of Banking and Securities**



**Wendy Spicher**

**Acting Secretary Banking and Securities**

# Puerto Rico



COMMONWEALTH OF PUERTO RICO  
DEPARTMENT OF CONSUMER AFFAIR

1105993

CONTROL: 03-822-0001105993-55-0001150840  
USER ID: 1150840 COMPANY ID: 145656

INVOICE: 1171416 PAYMENT: December 14, 2023  
LICENSE NUMBER: 145656  
ISSUED: January 1, 2024

**LICENSE**  
**NUMBER 145656**

TO OPERATE AS A COLLECTION AGENCY BUSINESS IN PUERTO RICO.

I HEREBY CERTIFY:

REAL TIME RESOLUTIONS, INC.  
1349 EMPIRE CENTRAL DRIVE, SUITE 150, DALLAS, TX 75247

Has met the requirements as stated by Act. No. 143 approved June 27, 1968 as amended known as Collection Agency Ruling Act.

This license was issued on January 1, 2024, and will be valid until December 31, 2024.

LCDA. LISOANNETTE GONZÁLEZ RUÍZ  
SECRETARY

LCDA. MILDRED LÓPEZ PÉREZ  
DIRECTOR SAN JUAN



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This Document was issued by [www.RenovacionesOnline.com](http://www.RenovacionesOnline.com)  
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**DACO**  
DEPARTAMENTO DE ASUNTOS  
DEL CONSUMIDOR

# Rhode Island

<b>Kentucky</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	Yes	<b>Submit to Regulator</b>
<b>Louisiana</b>	Residential Mortgage Lending License	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
<b>Maine</b>	Supervised Lender License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Maryland</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Massachusetts</b>	Debt Collector	Yes	<b>Submit to Regulator</b>
<b>Michigan</b>	1st Mortgage Broker/Lender/Servicer License	Yes	<b>Submit to Regulator</b>
<b>Michigan</b>	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	<b>Submit to Regulator</b>
<b>Minnesota</b>	Residential Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Mississippi</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Missouri</b>	Mortgage Company License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Consumer Loan License	Yes	<b>Submit to Regulator</b>
<b>Montana</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nebraska</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>
<b>Nebraska - SOS</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>Nevada</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Nevada - FID</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New Hampshire</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Jersey</b>	Student Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>New Mexico</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
<b>New York</b>	Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>North Carolina</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
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<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>
	Lic/Reg #: 20080050DC	Original Issue Date : 06/17/2008	
	Status : Approved	Status Date: 03/10/2023	Renewed Through : 2024
	Other Trade Names used in Rhode Island : NCA Loan Servicing		
	<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>

# South Dakota

# State of South Dakota



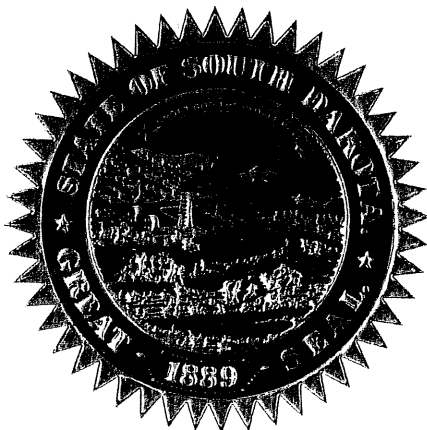
## OFFICE OF THE SECRETARY OF STATE

### Certificate of Authority

I, **JOYCE HAZELTINE**, Secretary of State of the State of South Dakota, hereby certify that the Application for a Certificate of Authority of **REAL TIME RESOLUTIONS, INC. (TX)** to transact business in this state duly signed and verified pursuant to the provisions of the South Dakota Corporation Acts, have been received in this office and are found to conform to law.

**ACCORDINGLY** and by virtue of the authority vested in me by law, I hereby issue this Certificate of Authority and attach hereto a duplicate of the application to transact business in this state.

**IN TESTIMONY WHEREOF**, I have hereunto set my hand and affixed the Great Seal of the State of South Dakota, at Pierre, the Capital, this January 18, 2001.



**Joyce Hazeltine**  
Secretary of State



# Tennessee



STATE OF TENNESSEE  
DEPARTMENT OF  
COMMERCE AND INSURANCE



REAL TIME RESOLUTIONS INC

ID NUMBER: 439  
LIC STATUS: ACTIVE  
EXPIRATION DATE: December 31, 2024

10567

TENNESSEE COLLECTION SERVICE BOARD  
COLLECTION SERVICE AGENCY

THIS IS TO CERTIFY THAT ALL REQUIREMENTS  
OF THE STATE OF TENNESSEE HAVE BEEN MET

ATTN:CHRISTOPHER HAMLICH  
REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DRIVE  
SUITE 150  
DALLAS TX 75247

# State of Tennessee

13241162

TENNESSEE COLLECTION SERVICE BOARD  
COLLECTION SERVICE AGENCY  
REAL TIME RESOLUTIONS INC

*This is to certify that all requirements of the State of Tennessee have been met.*



ID NUMBER: 439  
LIC STATUS: ACTIVE  
EXPIRATION DATE: December 31, 2024

IN-1313  
DEPARTMENT OF  
COMMERCE AND INSURANCE

# Texas



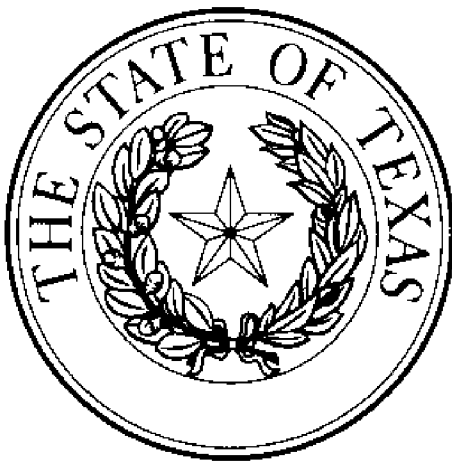
## Office of the Secretary of State

### Certificate of Fact

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Articles Of Incorporation for REAL TIME RESOLUTIONS, INC. (file number 157603000), a Domestic For-Profit Corporation, was filed in this office on March 22, 2000.

It is further certified that the entity status in Texas is in existence.

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on February 07, 2024.



A handwritten signature in black ink that reads "Jane Nelson".

Jane Nelson  
Secretary of State

# Texas (Autodialer)

**Peter M. Lake**  
Chairman  
**Will McAdams**  
Commissioner  
**Lori Cobos**  
Commissioner  
**Jimmy Glotfelty**  
Commissioner



**Greg Abbott**  
Governor  
**Thomas J. Gleason**  
Executive Director

## Public Utility Commission of Texas

November 14, 2023

REAL TIME RESOLUTIONS INC  
JANICE CONNERS SVP LICENSING  
1349 EMPIRE CENTRAL DRIVE SUITE 150  
DALLAS, TX 75247-4029

RE: **Project 54437** – ADAD permit renewal

This ADAD permit renewal has been received and processed.

**The permit number is 100107. The permit expires on March 17, 2025.**

Title 16 Texas Administrative Code (TAC) §26.125(d)(2) requires that the PUC receive your renewal application and payment no later than 90 days prior to the expiration date of the permit. Your permit must be renewed each year at the cost of \$15. **Any permit renewal not processed, and the renewal approved by the permit expiration date could be declared expired and invalid, requiring a new permit application and establishing a new renewal date. Please mark your calendar. YOU WILL NOT GET A REMINDER FROM US!** Renewal information is posted on the Commission's web site under Industry – Communications – Registration & Reporting: <http://www.puc.state.tx.us/industry/communications/business/adad/Adad.aspx>. You are advised to monitor the PUC site for any changes in the rules, required form, and permit renewal process.

### **Required notification of ADAD telephone number(s) or physical address changes**

Under 16 TAC §26.125(d)(2), an ADAD permit holder is required to notify the commission by certified mail, in the format required, of telephone number or physical address changes no later than 48 hours before the hour at which the ADAD will begin operation with the new telephone number(s) or new address. **Required format:** Provide an original and three copies of the description of each ADAD (Part B - ADAD Information) and supply 2 computer CDs as described in Part B-3. Mail to the PUC, attention Central Records, for filing in the project number above for permit renewals.

### **Consumer No-Call Lists**

Chapter 43, or the Texas Telemarketing Disclosure and Privacy Act (TTDPA) of the Texas Business and Commerce Code addresses the statewide Texas no-call list. The TTDPA states that a telemarketer may not make a telemarketing call more than 60 days after a telephone number appears on the then-current Texas no-call list. The Texas no-call list will be updated and published quarterly each year. To sign up for and purchase the no-call lists, contact Texas No Call, P.O. Box 313, E. Walpole, MA 02032, or call 1-888-309-0600, or visit website [texasnocall.com](http://www.texasnocall.com). Fees per quarter are: (1) statewide Texas no-call list - \$150; (2) electric no-call list - \$150; and (3) geographically exclusive no-call list - \$150. Texas does not currently provide the National Do Not Call Registry with the Texas No Call list. Therefore, telemarketers must subscribe to the National Do Not Call Registry by calling toll-free, 1-888-382-1222 (TTY 1-866-290-4236), or visiting their website <http://www.donotcall.gov>.

Failure to comply with all requirements of law applicable to an operator of ADADs and telemarketers or telephone solicitors could result in administrative penalties. You may wish to review the Public Utility Regulatory Act, TEX. UTIL. CODE Ann. §§ 55.121-55.138, Texas Telemarketing Disclosure and Privacy Act, TEX. BUS. & COM. CODE §§ 43.001-43.253, and TAC §26.125. Copies of PURA and the Commission's rules may be purchased from Central Records by calling (512) 936-7180 or downloaded from the Commission's web site: <http://www.puc.state.tx.us/agency/rulesnlaws/subrules/telecom/Telecom.aspx>.

Sincerely,

*Josephine Gonzalez*  
Josephine Gonzalez  
Licensing and Compliance Analyst  
[Josephine.gonzalez@puc.texas.gov](mailto:Josephine.gonzalez@puc.texas.gov)



Printed on recycled paper

An Equal Opportunity Employer

# Utah

**STATE OF UTAH  
DEPARTMENT OF COMMERCE  
DIVISION OF CORPORATIONS & COMMERCIAL CODE  
REGISTRATION**

**EFFECTIVE DATE:** 01/16/2001  
**EXPIRATION DATE:** \*RENEWAL  
**ISSUED TO:** REAL TIME RESOLUTIONS, INC.



**REFERENCE NUMBER(S), CLASSIFICATION(S) & DETAIL(S)**

---

**4861460-0143                      Corporation - Foreign - Profit**

**\*RENEWAL**

**You will need to renew your registration each anniversary date of the effective date.**

**Exceptions: DBAs and Business Trusts renew every three (3) years from the effective date.**



# Virgin Islands



THE GOVERNMENT OF THE VIRGIN ISLANDS  
DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS  
**BUSINESS LICENSE**

**KNOW ALL BY THIS PRESENT**

That, in accordance with the applicable provisions of Title 3 Chapter 16 and Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance having been made with the provisions of 10 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, the following license is hereby granted.

<b>Licensee:</b>	<b>REAL TIME RESOLUTIONS, INC.</b>		
<b>Trade Name:</b>	<b>REAL TIME RESOLUTIONS, INC.</b>		
<b>Mailing Address</b>	<b>Physical Address</b>		
<b>1349 EMPIRE CENTRAL DRIVE STE 150 DALLAS ST. THOMAS TX 75247</b>	<b>WATERFRONT CENTER, SUITE A 72 KRONPRINDESENS GADE CHARLOTTE AMALIE ST. THOMAS VI 00802</b>		
<b>Business No: 27788</b>	<b>License No: 1-27788-1L</b>		
<b>Types of License(s)</b> Collection Agency			

As provided by law, the authorized licensing authority shall have the power to revoke or suspend any License issued hereunder, upon finding, after notice and adequate hearing, that such revocation or suspension is in the public interest; provided, that any persons aggrieved by any such decision of this office shall be entitled to a review of the same by the Territorial Court upon appeal made within (30) days from the date of the decision; provided, further, that all decisions of this office hereunder shall be final except upon specific findings by the Court that the same was arrived at by fraud or illegal means.

**2023**

If a renewal is desired, the holder is responsible for making application for same without any notice from this office. It is the responsibility of the Licensee to notify the Department in writing within (30) days, when a license is to be cancelled or placed in inactive status. Failure to do so will result in the assessment of penalties as authorized by law.

**Valid from** 08/01/2023 until 08/31/2024  
**Printed on** 08/07/2023  
**Issued at** St. Thomas, V.I.  
**Fee** 260.00

*Richard Suggesta*

Commissioner, Department of Licensing and Consumer Affairs

**THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS**

# Washington State



# BUSINESS LICENSE

STATE OF WASHINGTON  
Profit Corporation

REAL TIME RESOLUTIONS, INC.  
1349 EMPIRE CENTRAL DR STE 150  
DALLAS TX 75247-4029

OUT OF STATE COLLECTION AGENCY - NO FEE - ACTIVE

Issue Date: Feb 24, 2023  
Unified Business ID #: 602109820  
Business ID #: 001  
Location: 0001  
Expires: Mar 31, 2024

This document lists the registrations, endorsements, and licenses authorized for the business named above. By accepting this document, the licensee certifies the information on the application was complete, true, and accurate to the best of his or her knowledge, and that business will be conducted in compliance with all applicable Washington state, county, and city regulations.

Director, Department of Revenue

STATE OF WASHINGTON

UBI: 602109820 001 0001

REAL TIME RESOLUTIONS, INC.  
1349 EMPIRE CENTRAL DR STE 150  
DALLAS TX 75247-4029

FOLD HERE

OUT OF STATE COLLECTION AGENCY - NO FEE - ACTIVE

FOLD HERE

Expires: Mar 31, 2024

# West Virginia

**WEST VIRGINIA  
STATE TAX DEPARTMENT  
BUSINESS REGISTRATION  
CERTIFICATE**

ISSUED TO:  
**REAL TIME RESOLUTIONS INC  
1349 EMPIRE CENTRAL DRIVE 150  
DALLAS, TX 75247-4029**

**BUSINESS REGISTRATION ACCOUNT NUMBER: 1051-3898**

This certificate is issued on: **08/28/2012**

**This business is licensed as a collection agency.**

*This certificate is issued by  
the West Virginia State Tax Commissioner  
in accordance with Chapter 11, Article 12, of the West Virginia Code*

*The person or organization identified on this certificate is registered  
to conduct business in the State of West Virginia at the location above.*

**This certificate is not transferrable and must be displayed at the location for which issued.**

This certificate shall be permanent until cessation of the business for which the certificate of registration was granted or until it is suspended, revoked or cancelled by the Tax Commissioner.

Change in name or change of location shall be considered a cessation of the business and a new certificate shall be required.

**TRAVELING/STREET VENDORS:** Must carry a copy of this certificate in every vehicle operated by them.  
**CONTRACTORS, DRILLING OPERATORS, TIMBER/LOGGING OPERATIONS:** Must have a copy of this certificate displayed at every job site within West Virginia.

# Wisconsin

# State of Wisconsin

## DEPARTMENT OF FINANCIAL INSTITUTIONS

**This License Must Be Conspicuously Posted In the Public Office**

### **Real Time Resolutions Inc**

**having complied with the requirements set forth under Section 218.04 of the Wisconsin Statutes, is hereby licensed to engage in business as a**

### **Collection Agency**

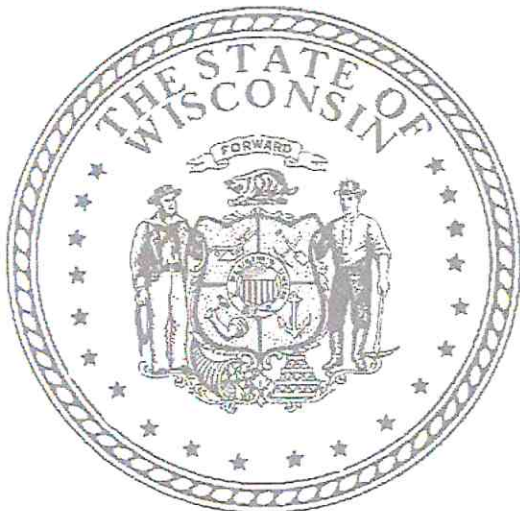
**in accordance with and subject to the provisions of said Section 218.04 and all acts amendatory thereto at:**

**300 Progress Drive Suite B  
Cottage Grove, WI**

**This license cannot be assigned or transferred and is VOID AFTER June 30, 2024.**

**License No. 577**

**Effective Date: July 1, 2023**



*Kim Swindorf*



Wyoming

<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>Rhode Island</b>	Third Party Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Mortgage Lender / Servicer License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Company License	Yes	<b>Submit to Regulator</b>
<b>South Carolina-BFI</b>	Supervised Lender - Website #1 License	Yes	<b>Submit to Regulator</b>
<b>South Dakota</b>	Money Lender License	Yes	<b>Submit to Regulator</b>
<b>South Dakota</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Tennessee</b>	Industrial Loan and Thrift Company Registration	Yes	<b>Submit to Regulator</b>
<b>Tennessee</b>	Mortgage License	Yes	<b>Submit to Regulator</b>
<b>Texas - SML</b>	Residential Mortgage Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
<b>Utah-DFI</b>	Residential First Mortgage Notification	Yes	<b>Submit to Regulator</b>
<b>Vermont</b>	Loan Servicer License	Yes	<b>Submit to Regulator</b>
<b>Washington</b>	Consumer Loan Company License	Yes	<b>Submit to Regulator</b>
<b>West Virginia</b>	Mortgage Lender License	Yes	<b>Submit to Regulator</b>
<b>Wisconsin</b>	Mortgage Banker License	Yes	<b>Submit to Regulator</b>
<b>Wyoming</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>

Lic/Reg #: CAB-636	Original Issue Date : 10/13/2010		
Status : Approved	Status Date: 12/31/2018	Renewed Through : 2024	
Other Trade Names used in Wyoming : None			
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶			

**Regulatory Actions**

While some state and federal agencies may add actions taken in previous years against a licensee, the majority are adding only new actions from 2012 or later. To view complete information regarding regulatory actions posted by the agency, click any regulator link.

No regulatory actions have been posted in NMLS.

Information made available through NMLS Consumer Access<sup>SM</sup> is derived from NMLS (Nationwide Multistate Licensing System / Nationwide Mortgage Licensing System and Registry), the financial services industry's online registration and licensing database. NMLS was created by the [Conference of State Bank Supervisors \(CSBS\)](#) and the [American Association of Residential Mortgage Regulators \(AARMR\)](#) and is owned and operated by the [State Regulatory Registry LLC \(SRR\)](#), a wholly owned subsidiary of CSBS. For more information about the System, please visit the [NMLS Resource Center](#) or the [NMLS Federal Registry Resource Center](#) websites. | [Download PDF Reader](#)



# REAL TIME RESOLUTIONS, INC.

## Servicing

Last Update:

3/27/2024

# Servicing Licenses

## Real Time Resolutions, Inc. - Servicing Licenses/Registrations

State / City	RTR Servicing	License Type/Application Status	Licensing Number	License Expiration
Alabama	NR	Not Required	-	-
Alaska	NR	Not Required	-	-
Arizona	Y	NMLS - Mortgage Banker License	1047288 / 1047289 (AZ)	12/31/2024
Arkansas	Y	NMLS - Mortgage Servicer License	41660 / 109818 (AZ)	12/31/2024
California	Y	NMLS - Residential Mortgage Lending Act License	4130982 / 41DBO-56076 (AZ) 41DBO-174421 (JM)	12/31/2024
California	Y	NMLS - Student Loan Servicing License	None	12/31/2024
Colorado	Y	Supervised Lender's License	SUP-4000215	7/1/2024
Colorado	Y	Mortgage Servicer License	MSV-9000072	1/31/2025
Connecticut	Y	NMLS - Mortgage Servicer License	MS 9745 / MSB 1486458 (AZ)	12/31/2024
Connecticut	Y	NMLS - Student Loan Servicer License	CSTUDENTLNSERVICER_C-9745	12/31/2024
Delaware	NR	Statutory definition does not include servicing in mortgage licensing definition. This license would only be required if the servicer also originates loans. RTR originates no loans so this license is not required for RTR.	-	-
District of Columbia	Y	NMLS - Mortgage Lender License	MLB9745 / MLB 1486458 (AZ)	12/31/2024
District of Columbia	Y	NMLS - Student Loan Servicer License	SLS9745/SLS1486458 (AZ)	12/31/2024
Florida	Y	NMLS _Mortgage Lender License with Servicing Endorsement	MLD284 / MLDB5023 (AZ)	12/31/2024
Georgia	Y	NMLS - Mortgage Lender License	23078	12/31/2024
Hawaii	Y	NMLS - Mortgage Servicer License	MS058	12/31/2024
Idaho	Y	NMLS - Mortgage Broker/Lender License	MBL-2080009745	12/31/2024
Illinois	Y	NMLS - Residential Mortgage License	MB.6760512	12/31/2024
Illinois	Y	NMLS - Student Loan Servicer License	SLS.0000025	12/31/2024
Indiana	NR	Not Required	-	-
Iowa	Y	NMLS - Mortgage Banker License	2007-0205	12/31/2024
Kansas	Y	NMLS - Supervised Loan License	SL.0000469 / -BR.001 (AZ)	12/31/2024
Kansas	Y	NMLS - Mortgage Company License	MC.0025328 / -BR.001 (AZ)	12/31/2024
Kentucky	Y	NMLS - Mortgage Company License	MC21851 / MC261333 (AZ)	12/31/2024
Louisiana	Y	NMLS - Residential Mortgage Lending License	None	12/31/2024
Louisiana	Y	NMLS - Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)	None	12/31/2024
Maine	Y	NMLS- Supervised Lender License	9745 / 1486458 (AZ)	12/31/2024
Maryland	Y	NMLS - Mortgage Lender License	18407 / 22168 (AZ)	12/31/2024
Massachusetts	NR	Current collection agency license held allows exemption from servicing registration.	-	-
Michigan	Y	NMLS - 1st Mortgage Broker/Lender/Servicer License	FL0016074	12/31/2024
Michigan	Y	NMLS - 2nd Mortgage Broker/Lender/Servicer Registrant	SR-0016075	12/31/2024
Minnesota	Y	NMLS - Residential Mortgage Servicer License	40101303	12/31/2024
Mississippi	Y	NMLS - Mortgage Lender License	9745 / 1486458 (AZ)	12/31/2024
Missouri	Y	Mortgage Company License	9745-S	12/31/2024
Montana	Y	NMLS - Mortgage Servicer License	9745 / 1486458 (AZ)	12/31/2024

## Real Time Resolutions, Inc. - Servicing Licenses/Registrations

State / City	RTR Servicing	License Type/Application Status	Licensing Number	License Expiration
Montana	Y	NMLS - Consumer Loan License	9745	12/31/2024
Nebraska	Y	NMLS - Mortgage Banker License	1952	12/31/2024
Nevada	Y	NMLS - Mortgage Servicer License	4391	12/31/2024
New Hampshire	Y	NMLS - Mortgage Servicer License	13801-MS / 21107-MS-BCH (AZ)	12/31/2024
New Jersey	Y	NMLS - Mortgage Servicer License	None	12/31/2024
New Jersey	Y	NMLS - Student Loan Servicer License	None	12/31/2024
New Mexico	NR	<b>Not Required</b>	-	-
New York	Y	NMLS - Mortgage Loan Servicer Registration	9745 / MLS Branch 308005 (AZ)	12/31/2024
North Carolina	Y	NMLS - Mortgage Servicer License	S-146288	12/31/2024
North Dakota	Y	NMLS - Residential Mortgage Loan Servicer	MS104371	12/31/2024
Ohio	Y	NMLS - General Loan Law Certificate of Registration	GL.501540.000 / GL.501540.001-BR (AZ)	12/31/2024
Ohio	Y	NMLS - Residential Mortgage Lending Act Branch Registration	RM.501540.000 / RM.501540.001 (AZ)	12/31/2024
Oklahoma	Y	Supervised Lender	SL008362	12/31/2024
Oregon	Y	Mortgage Servicer License	MS-56	12/31/2024
Pennsylvania	Y	NMLS - Mortgage Servicer License	67750	12/31/2024
Rhode Island	Y	NMLS - Third Party Loan Servicer License	20163258LS / 20163258LS B01 (AZ)	12/31/2024
Rhode Island	Y	NMLS - Student Loan Servicer Registration	20204084SS	12/31/2024
South Carolina	Y	NMLS - Mortgage Lender/Servicer License	MLS - 9745 / MLB 1486458 (AZ)	12/31/2024
South Carolina	Y	NMLS - Supervised Lender License	SL - 9745	12/31/2024
South Dakota	Y	NMLS - Mortgage Lender License	ML.04813	12/31/2024
South Dakota	Y	NMLS - Money Lender License	MYL.3483	12/31/2024
Tennessee	Y	NMLS - Mortgage License	109463	12/31/2024
Tennessee	Y	NMLS - Industrial Loan and Thrift Company Registration	218124	12/31/2024
Texas	Y	NMLS - Residential Mortgage Loan Servicer Registration	None	12/31/2024
Utah	Y	NMLS - Residential First Mortgage Notification (Utah-DFI)	UDFI-RDMN2015	12/31/2024
Vermont	Y	NMLS - Loan Servicer License	9745-1 / 1486458-1 (AZ)	12/31/2024
Virginia	NR	<b>Not Required</b>	-	-
Washington	Y	NMLS - Consumer Loan Company License	CL-9745 / CL-1486458 (AZ)	12/31/2024
West Virginia	Y	NMLS - Mortgage Lender License	ML -24217 / MLB-34864 (AZ)	12/31/2024
Wisconsin	Y	NMLS - Mortgage Banker License	214316BA / 1486458BA (AZ)	12/31/2024
Wyoming	NR	<b>Not Required</b>	-	-
Guam	NR	<b>Not Required</b>	-	-
Virgin Islands	NR	<b>Not Required</b>	-	-
Puerto Rico	Y	NMLS - Mortgage Lender/Servicer	IH-172 / IH-172-01 (AZ)	12/31/2024
<p>* Mortgage servicing licenses in a "Pending Renewal Status" on the matrix reflect as "Status: Approved" in NMLS. An "Approved" status signifies that 'RTR has an Approved, Active license' and RTR's "Authorized to Conduct Business" status remains "Yes". Until the renewal is processed by the state, the "Renewed Through" status will reflect the expired license year. Once the pending renewal is processed by the state, the "Renewed Through" status will reflect the current license year.</p>				



## Real Time Resolutions, Inc.

NMLS ID: 9745	Street Address: 1349 Empire Central Drive, Suite 150 Dallas, TX 75247	Phone: 214-599-6363	Website: www.realtimeresolutions.com
	Mailing Address: PO Box 36655 Dallas, TX 75235	Toll-Free Number: 877-469-7325	Email: licensing@rtresolutions.com
		Fax: 214-452-0529	

Other Trade Names : NCA Loan Servicing; Real Time Resolutions; RT Resolutions; RT Resolutions, Inc.; RTR

Prior Other Trade Names : None

Prior Legal Names : Real Time Resolutions, Inc.

Sponsored MLOs : 8

Fiscal Year End: 12/31	Formed in: Texas, United States	Date Formed: 03/22/2000	Stock Symbol: N/A	Business Structure: Corporation
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Regulatory Actions : [None posted in NMLS.](#)

### Branch Locations (3 Active, 0 Inactive)

### State Licenses/Registrations (Displaying 74 Active of 74 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Arizona	Collection Agency License	Yes	<b>Submit to Regulator</b>
Arizona	Collection Agency License - Other Trade Name #1	Yes	<b>Submit to Regulator</b>
Arizona	Mortgage Banker License	Yes	<b>Submit to Regulator</b>

Lic/Reg #: 1047288 | Original Issue Date : 06/07/2023

Status : Approved | Status Date: 12/26/2023 | Renewed Through : 2024

Other Trade Names used in Arizona : NCA Loan Servicing; RT Resolutions, Inc.

**View Resident/Registered Agent(s) for Service of Process** ▶

Arkansas	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: 41660 | Original Issue Date : 11/26/2007

Status : Approved | Status Date: 01/15/2009 | Renewed Through : 2024

Other Trade Names used in Arkansas : None

**View Resident/Registered Agent(s) for Service of Process** ▶

California - DFPI	Debt Collection License	Yes	<b>Submit to Regulator</b>
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California - DFPI	Residential Mortgage Lending Act License	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: 4130982 | Original Issue Date : 06/03/2009

Status : Approved | Status Date: 01/14/2011 | Renewed Through : 2024

Other Trade Names used in California - DFPI : None

**View Resident/Registered Agent(s) for Service of Process** ▶

California - DFPI	Student Loan Servicing License	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: None | Original Issue Date : 11/06/2018

Status : Approved		Status Date: 03/05/2019	Renewed Through : 2024
Other Trade Names used in California - DFPI : None			
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>			
<b>Connecticut</b>	Consumer Collection Agency License		Yes <b>Submit to Regulator</b>
<b>Connecticut</b>	Mortgage Servicer License		Yes <b>Submit to Regulator</b>
Lic/Reg #:	MS 9745	Original Issue Date : 02/19/2015	
Status : Approved	Status Date: 12/15/2023	Renewed Through : 2024	
Other Trade Names used in Connecticut : None			
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>			
<b>Connecticut</b>	Student Loan Servicer License		Yes <b>Submit to Regulator</b>
Lic/Reg #:	CTSTUDENTLNSERVICER_C-9745	Original Issue Date : 09/25/2020	
Status : Approved	Status Date: 09/25/2020	Renewed Through : 2024	
Other Trade Names used in Connecticut : RTR			
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>			
<b>District of Columbia</b>	Mortgage Lender License		Yes <b>Submit to Regulator</b>
Lic/Reg #:	MLB9745	Original Issue Date : 10/29/2009	
Status : Approved	Status Date: 05/31/2012	Renewed Through : 2024	
Other Trade Names used in District of Columbia : None			
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>			
<b>District of Columbia</b>	Student Loan Servicer License		Yes <b>Submit to Regulator</b>
Lic/Reg #:	SLS9745	Original Issue Date : 04/30/2019	
Status : Approved	Status Date: 04/30/2019	Renewed Through : 2024	
Other Trade Names used in District of Columbia : None			
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>			
<b>Florida</b>	Mortgage Lender Servicer License		Yes <b>Submit to Regulator</b>
Lic/Reg #:	MLD284	Original Issue Date : 05/16/2011	
Status : Approved	Status Date: 05/16/2011	Renewed Through : 2024	
Other Trade Names used in Florida : None			
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>			
<b>Georgia</b>	Mortgage Lender License/Registration		Yes <b>Submit to Regulator</b>
Lic/Reg #:	23078	Original Issue Date : 01/25/2008	
Status : Approved	Status Date: 01/25/2008	Renewed Through : 2024	
Other Trade Names used in Georgia : None			
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>			
<b>Hawaii</b>	Mortgage Servicer License		Yes <b>Submit to Regulator</b>



Lic/Reg #: MS058	Original Issue Date : 06/09/2011	
Status : Approved	Status Date: 10/31/2013	Renewed Through : 2024
Other Trade Names used in Hawaii : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Idaho</b>	Collection Agency License	Yes <b>Submit to Regulator</b>
<b>Idaho</b>	Mortgage Broker/Lender License	Yes <b>Submit to Regulator</b>
Lic/Reg #: MBL-2080009745	Original Issue Date : 08/21/2020	
Status : Approved	Status Date: 04/17/2023	Renewed Through : 2024
Other Trade Names used in Idaho : Real Time Resolutions		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Illinois</b>	Residential Mortgage License	Yes <b>Submit to Regulator</b>
Lic/Reg #: MB.6760512	Original Issue Date : 01/23/2008	
Status : Approved	Status Date: 01/23/2008	Renewed Through : 2024
Other Trade Names used in Illinois : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Illinois</b>	Student Loan Servicer License	Yes <b>Submit to Regulator</b>
Lic/Reg #: SLS.0000025	Original Issue Date : 04/12/2019	
Status : Approved	Status Date: 04/12/2019	Renewed Through : 2024
Other Trade Names used in Illinois : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Indiana-SOS</b>	Collection Agency License	Yes <b>Submit to Regulator</b>
<b>Iowa</b>	Master Loan Company Registration	Yes <b>Submit to Regulator</b>
Lic/Reg #: 88893557	Original Issue Date : 09/08/2020	
Status : Approved	Status Date: 09/08/2020	Renewed Through : 2024
Other Trade Names used in Iowa : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Iowa</b>	Mortgage Banker License	Yes <b>Submit to Regulator</b>
Lic/Reg #: 2007-0205	Original Issue Date : 02/29/2008	
Status : Approved	Status Date: 05/14/2012	Renewed Through : 2024
Other Trade Names used in Iowa : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Kansas</b>	Mortgage Company License	Yes <b>Submit to Regulator</b>
Lic/Reg #: MC.0025328	Original Issue Date : 07/15/2016	
Status : Approved	Status Date: 07/15/2016	Renewed Through : 2024
Other Trade Names used in Kansas : None		

**View Resident/Registered Agent(s) for Service of Process** ▶

**Kansas**      Supervised Loan License      Yes      **Submit to Regulator**

Lic/Reg #: SL.0000469	Original Issue Date : 04/07/2008	
Status : Approved	Status Date: 08/20/2010	Renewed Through : 2024
Other Trade Names used in Kansas : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Kentucky**      Mortgage Company License      Yes      **Submit to Regulator**

Lic/Reg #: MC21851	Original Issue Date : 01/07/2008	
Status : Approved	Status Date: 01/07/2008	Renewed Through : 2024
Other Trade Names used in Kentucky : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Louisiana**      Licensed Lender Main Office (In-State and Out-Of-State with Lending Activity)      Yes      **Submit to Regulator**

Lic/Reg #: None	Original Issue Date : 05/28/2020	
Status : Approved	Status Date: 05/28/2020	Renewed Through : 2024
Other Trade Names used in Louisiana : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Louisiana**      Residential Mortgage Lending License      Yes      **Submit to Regulator**

Lic/Reg #: None	Original Issue Date : 10/02/2015	
Status : Approved	Status Date: 10/02/2015	Renewed Through : 2024
Other Trade Names used in Louisiana : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Maine**      Debt Collector      Yes      **Submit to Regulator**

**Maine**      Supervised Lender License      Yes      **Submit to Regulator**

Lic/Reg #: 9745	Original Issue Date : 01/31/2018	
Status : Approved	Status Date: 05/10/2018	Renewed Through : 2024
Other Trade Names used in Maine : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Maryland**      Collection Agency License      Yes      **Submit to Regulator**

**Maryland**      Mortgage Lender License      Yes      **Submit to Regulator**

Lic/Reg #: 9745	Original Issue Date : 07/17/2008	
Status : Approved	Status Date: 12/21/2023	Renewed Through : 2024
Other Trade Names used in Maryland : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Massachusetts**      Debt Collector      Yes      **Submit to Regulator**

**Michigan**      1st Mortgage Broker/Lender/Service License      Yes      **Submit to Regulator**

Lic/Reg #: FL0016074	Original Issue Date : 05/21/2008	
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Status : Approved	Status Date: 05/21/2008	Renewed Through : 2024
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Other Trade Names used in Michigan : None
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[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

**Michigan**      2nd Mortgage Broker/Lender/Servicer Registrant      Yes      **Submit to Regulator**

Lic/Reg #: SR0016075	Original Issue Date : 05/21/2008
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Status : Approved	Status Date: 05/21/2008	Renewed Through : 2024
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Other Trade Names used in Michigan : None
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[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

**Minnesota**      Residential Mortgage Servicer License      Yes      **Submit to Regulator**

Lic/Reg #: MN-MS-40101303	Original Issue Date : 06/17/2008
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Status : Approved	Status Date: 12/19/2016	Renewed Through : 2024
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Other Trade Names used in Minnesota : None
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[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

**Mississippi**      Mortgage Lender License      Yes      **Submit to Regulator**

Lic/Reg #: 9745	Original Issue Date : 01/24/2008
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Status : Approved	Status Date: 10/29/2012	Renewed Through : 2024
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Other Trade Names used in Mississippi : None
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[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

**Missouri**      Mortgage Company License      Yes      **Submit to Regulator**

Lic/Reg #: 9745-S	Original Issue Date : 02/24/2010
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Status : Approved	Status Date: 01/05/2021	Renewed Through : 2024
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Other Trade Names used in Missouri : None
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[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

**Montana**      Consumer Loan License      Yes      **Submit to Regulator**

Lic/Reg #: 9745	Original Issue Date : 01/03/2017
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Status : Approved	Status Date: 01/03/2017	Renewed Through : 2024
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Other Trade Names used in Montana : None
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[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

**Montana**      Mortgage Servicer License      Yes      **Submit to Regulator**

Lic/Reg #: 9745	Original Issue Date : 10/20/2011
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Status : Approved	Status Date: 12/01/2020	Renewed Through : 2024
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Other Trade Names used in Montana : None
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[View Resident/Registered Agent\(s\) for Service of Process ▶](#)

**Nebraska**      Mortgage Banker License      Yes      **Submit to Regulator**

Lic/Reg #: 1952	Original Issue Date : 01/14/2008
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Status : Approved	Status Date: 11/26/2012	Renewed Through : 2024
Other Trade Names used in Nebraska : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Nebraska - SOS</b>	Collection Agency License	Yes <b>Submit to Regulator</b>
<b>Nevada</b>	Mortgage Servicer License	Yes <b>Submit to Regulator</b>
Lic/Reg #: 4391	Original Issue Date : 11/08/2016	
Status : Approved	Status Date: 09/29/2021	Renewed Through : 2024
Other Trade Names used in Nevada : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>Nevada - FID</b>	Collection Agency License	Yes <b>Submit to Regulator</b>
<b>New Hampshire</b>	Mortgage Servicer License	Yes <b>Submit to Regulator</b>
Lic/Reg #: 13801-MS	Original Issue Date : 02/07/2008	
Status : Approved	Status Date: 02/07/2008	Renewed Through : 2024
Other Trade Names used in New Hampshire : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>New Jersey</b>	Mortgage Servicer License	Yes <b>Submit to Regulator</b>
Lic/Reg #: None	Original Issue Date : 07/29/2020	
Status : Approved	Status Date: 07/29/2020	Renewed Through : 2024
Other Trade Names used in New Jersey : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>New Jersey</b>	Student Loan Servicer License	Yes <b>Submit to Regulator</b>
Lic/Reg #: None	Original Issue Date : 07/20/2021	
Status : Approved	Status Date: 07/20/2021	Renewed Through : 2024
Other Trade Names used in New Jersey : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>New Mexico</b>	Collection Agency License	Yes <b>Submit to Regulator</b>
<b>New York</b>	Mortgage Loan Servicer Registration	Yes <b>Submit to Regulator</b>
Lic/Reg #: 9745	Original Issue Date : 05/18/2010	
Status : Approved	Status Date: 08/20/2010	Renewed Through : 2024
Other Trade Names used in New York : None		
<a href="#">View Resident/Registered Agent(s) for Service of Process ▶</a>		
<b>North Carolina</b>	Mortgage Servicer License	Yes <b>Submit to Regulator</b>
Lic/Reg #: S-146288	Original Issue Date : 01/26/2009	
Status : Approved	Status Date: 12/11/2019	Renewed Through : 2024
Other Trade Names used in North Carolina : None		

**View Resident/Registered Agent(s) for Service of Process** ▶

<b>North Dakota</b>	Collection Agency License	Yes	<b>Submit to Regulator</b>
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<b>North Dakota</b>	Residential Mortgage Loan Servicer	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: MS104371	Original Issue Date : 09/11/2023
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Status : Approved	Status Date: 09/11/2023	Renewed Through : 2024
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Other Trade Names used in North Dakota : None
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**View Resident/Registered Agent(s) for Service of Process** ▶

<b>Ohio</b>	General Loan Law Certificate of Registration	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: GL.501540.000	Original Issue Date : 09/04/2008
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Status : Approved	Status Date: 02/10/2021	Renewed Through : 2024
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Other Trade Names used in Ohio : None
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**View Resident/Registered Agent(s) for Service of Process** ▶

<b>Ohio</b>	Residential Mortgage Lending Act Certificate of Registration	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: RM.501540.000	Original Issue Date : 09/04/2008
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Status : Approved	Status Date: 03/02/2021	Renewed Through : 2024
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Other Trade Names used in Ohio : None
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**View Resident/Registered Agent(s) for Service of Process** ▶

<b>Oregon</b>	Collection Agency Registration	Yes	<b>Submit to Regulator</b>
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<b>Oregon</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: MS-56	Original Issue Date : 01/01/2018
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Status : Approved	Status Date: 01/01/2018	Renewed Through : 2024
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Other Trade Names used in Oregon : None
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**View Resident/Registered Agent(s) for Service of Process** ▶

<b>Pennsylvania</b>	Mortgage Servicer License	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: 67750	Original Issue Date : 09/13/2018
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Status : Approved	Status Date: 12/13/2019	Renewed Through : 2024
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Other Trade Names used in Pennsylvania : None
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**View Resident/Registered Agent(s) for Service of Process** ▶

<b>Puerto Rico</b>	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: IH-172	Original Issue Date : 09/01/2012
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Status : Approved	Status Date: 09/04/2012	Renewed Through : 2024
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Other Trade Names used in Puerto Rico : None
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<b>Rhode Island</b>	Debt Collector Registration	Yes	<b>Submit to Regulator</b>
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<b>Rhode Island</b>	Student Loan Servicer Registration	Yes	<b>Submit to Regulator</b>
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Lic/Reg #: 20204084SS	Original Issue Date : 07/20/2020
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Status : Approved	Status Date: 07/20/2020	Renewed Through : 2024
Other Trade Names used in Rhode Island : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Rhode Island** Third Party Loan Servicer License Yes **Submit to Regulator**

Lic/Reg #: 20163258LS	Original Issue Date : 04/28/2016	
Status : Approved	Status Date: 04/28/2016	Renewed Through : 2024
Other Trade Names used in Rhode Island : RT Resolutions		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**South Carolina-BFI** Mortgage Lender / Servicer License Yes **Submit to Regulator**

Lic/Reg #: MLS - 9745	Original Issue Date : 10/27/2010	
Status : Approved	Status Date: 12/07/2023	Renewed Through : 2024
Other Trade Names used in South Carolina-BFI : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**South Carolina-BFI** Supervised Lender - Company License Yes **Submit to Regulator**

Lic/Reg #: SL - 9745	Original Issue Date : 10/28/2020	
Status : Approved	Status Date: 12/07/2023	Renewed Through : 2024
Other Trade Names used in South Carolina-BFI : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**South Carolina-BFI** Supervised Lender - Website #1 License Yes **Submit to Regulator**

Lic/Reg #: SLW1 - 9745	Original Issue Date : 03/29/2022	
Status : Approved	Status Date: 12/07/2023	Renewed Through : 2024
Other Trade Names used in South Carolina-BFI : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**South Dakota** Money Lender License Yes **Submit to Regulator**

Lic/Reg #: 9745.MYL	Original Issue Date : 11/02/2020	
Status : Approved	Status Date: 11/02/2020	Renewed Through : 2024
Other Trade Names used in South Dakota : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**South Dakota** Mortgage Lender License Yes **Submit to Regulator**

Lic/Reg #: 9745.ML	Original Issue Date : 01/24/2008	
Status : Approved	Status Date: 01/08/2010	Renewed Through : 2024
Other Trade Names used in South Dakota : None		
<b>View Resident/Registered Agent(s) for Service of Process</b> ▶		

**Tennessee** Industrial Loan and Thrift Company Registration Yes **Submit to Regulator**

Lic/Reg #: 218124	Original Issue Date : 08/28/2020	
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Status : Approved	Status Date: 08/28/2020	Renewed Through : 2024
Other Trade Names used in Tennessee : None		
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		

**Tennessee** Mortgage License Yes **Submit to Regulator**

Lic/Reg #: 109463	Original Issue Date : 02/29/2008	
Status : Approved	Status Date: 02/29/2008	Renewed Through : 2024
Other Trade Names used in Tennessee : None		
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		

**Texas - SML** Residential Mortgage Loan Servicer Registration Yes **Submit to Regulator**

Lic/Reg #: None	Original Issue Date : 10/21/2011	
Status : Approved	Status Date: 12/09/2022	Renewed Through : 2024
Other Trade Names used in Texas - SML : None		
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		

**Utah-DFI** Residential First Mortgage Notification Yes **Submit to Regulator**

Lic/Reg #: UDFI-RFMN2015	Original Issue Date : 01/07/2016	
Status : Approved	Status Date: 01/07/2016	Renewed Through : 2024
Other Trade Names used in Utah-DFI : None		
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		

**Vermont** Loan Servicer License Yes **Submit to Regulator**

Lic/Reg #: 9745-1	Original Issue Date : 10/19/2015	
Status : Approved	Status Date: 10/19/2015	Renewed Through : 2024
Other Trade Names used in Vermont : None		
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		

**Washington** Consumer Loan Company License Yes **Submit to Regulator**

Lic/Reg #: CL-9745	Original Issue Date : 11/29/2010	
Status : Approved	Status Date: 11/14/2012	Renewed Through : 2024
Other Trade Names used in Washington : None		
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		

**West Virginia** Mortgage Lender License Yes **Submit to Regulator**

Lic/Reg #: ML-24217	Original Issue Date : 08/13/2008	
Status : Approved	Status Date: 10/06/2010	Renewed Through : 2024
Other Trade Names used in West Virginia : None		
<b>View Resident/Registered Agent(s) for Service of Process ▶</b>		

**Wisconsin** Mortgage Banker License Yes **Submit to Regulator**

Lic/Reg #: 214316BA	Original Issue Date : 04/07/2008	
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Status : Approved    Status Date: 04/07/2008    Renewed Through : 2024

Other Trade Names used in Wisconsin : None

**View Resident/Registered Agent(s) for Service of Process** ▶

**Wyoming**      Collection Agency License      Yes      **Submit to Regulator**

**Regulatory Actions**

While some state and federal agencies may add actions taken in previous years against a licensee, the majority are adding only new actions from 2012 or later. To view complete information regarding regulatory actions posted by the agency, click any regulator link.

No regulatory actions have been posted in NMLS.

Information made available through NMLS Consumer Access<sup>SM</sup> is derived from NMLS (**Nationwide Multistate Licensing System / Nationwide Mortgage Licensing System and Registry**), the financial services industry's online registration and licensing database. NMLS was created by the [Conference of State Bank Supervisors \(CSBS\)](#) and the [American Association of Residential Mortgage Regulators \(AARMR\)](#) and is owned and operated by the [State Regulatory Registry LLC \(SRR\)](#), a wholly owned subsidiary of CSBS. For more information about the System, please visit the [NMLS Resource Center](#) or the [NMLS Federal Registry Resource Center](#) websites. | [Download PDF Reader](#)



# Colorado (Supervised Lender)



# Phil Weiser

## Colorado Attorney General

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License Number SUP-4000215	Type <a href="#">UCCC Supervised Lenders (/s/detail/012t00000000ESoAAM)</a>	License Status Active	Renewal Status <span>1</span> Renewed	License Expiration Date 7/1/2024
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### Account & License Information

Account <a href="#">REAL TIME RESOLUTIONS INC (/s/account/001t000000Wp3k8AAB/real-time-resolutions-inc)</a>	All DBA/Trade Names <span>1</span>	Master License <span>1</span>
--	------------------------------------	-------------------------------

### Business Contact Information

Contact for Licensing/Renewals <a href="#">JANICE CONNERS (/s/contact/003t000000mtc7xAAA/janice-conners)</a>	Contact for Complaints <a href="#">Christopher J Gramlich Sr (/s/contact/003t000000yqQNDAA2/christopher-j-gramlich-sr)</a>	Contact for Compliance/Examinations <a href="#">Steven Crawford (/s/contact/003t000000yqQMZAA2/steven-crawford)</a>
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### Fee & Payment Information

Fee Amount	Current Paid Year	Previous Paid Year
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### Addresses

Mailing Street 1349 EMPIRE CENTRAL DR STE 150	Mailing City DALLAS	Mailing State/Province TX	Mailing Zip/Postal Code 75247-4029
Mailing Country US			
Physical Street 1349 EMPIRE CENTRAL DR, STE 150	Physical City DALLAS	Physical State/Province TX	Physical Zip/Postal Code 75247-4029
Physical Country US			

### Financial Responsibility Information

Financial Responsibility Number <span>1</span> 105025467	Financial Responsibility Type Surety Bond	Amount of Financial Responsibility 25K	Name of Surety Company/Bank TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA
Date of Bond Cancellation	Date of Expiration of Letter of Credit		

Need help? Please [submit a Support request \(/s/contactsupport\)](#).

Office of the Attorney General Colorado Department of Law  
Ralph L. Carr Judicial Building 1300 Broadway, 10th Floor Denver, CO 80203  
(720) 508-6000 (tel:+17205086000)

# Colorado (Mortgage Servicer)



# Phil Weiser

## Colorado Attorney General

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License Number	Type	License Status	Renewal Status	License Expiration Date
MSV-9000072	<a href="#">MSV (/s/detail/012t0000000CswnAAC)</a>	Active	Renewed	1/31/2025

### Account & License Information

Account	Current and Former DBA/Trade Names	Type of Organization
<a href="#">REAL TIME RESOLUTIONS INC (/s/account/001t000000Wp3k8AAB/real-time-resolutions-inc)</a>		Corporation

### Business Contact Information

Contact for Licensing/Renewals	Contact for Complaints	Contact for Compliance/Examinations
<a href="#">JANICE CONNERS (/s/contact/003t000000mtc7xA/AA/janice-conners)</a>	<a href="#">Christopher J Gramlich Sr (/s/contact/003t000000yqQNDAA2/christopher-j-gramlich-sr)</a>	<a href="#">Steven Crawford (/s/contact/003t000000yqQMZA A2/steven-crawford)</a>

### Fee & Payment Information

Fee Amount	Current Paid Year	Previous Paid Year
\$1,000.00	2022	

### Addresses

Mailing Street	Mailing City	Mailing State/Province	Mailing Zip/Postal Code
1349 EMPIRE CENTRAL DR STE 150	DALLAS	TX	75247-4029
Mailing Country: US			
Physical Street	Physical City	Physical State/Province	Physical Zip/Postal Code
1349 EMPIRE CENTRAL DR, STE 150	DALLAS	TX	75247-4029
Physical Country: US			

Need help? Please [submit a Support request \(/s/contactsupport\)](#).

Office of the Attorney General Colorado Department of Law  
 Ralph L. Carr Judicial Building 1300 Broadway, 10th Floor Denver, CO 80203  
 (720) 508-6000 (tel:+17205086000)

Kentucky



**DEPARTMENT OF FINANCIAL INSTITUTIONS**

MORTGAGE LOAN COMPANY LICENSE NO. MC21851  
KENTUCKY MORTGAGE LOAN COMPANY AND  
MORTGAGE LOAN BROKER ACT

Be it known that the Department of Financial Institutions, in conformity with the provisions of Chapter 286.8 of the Kentucky Revised Statutes, finds that

**REAL TIME RESOLUTIONS, INC.**

is duly qualified to operate a mortgage loan company, in accordance with the terms of Chapter 286.8 and has met the requirements for a license. Therefore, I hereby issue the above-referenced entity a license to conduct business as a mortgage loan company at the following location:

**1349 EMPIRE CENTRAL DRIVE, SUITE 150**

**DALLAS, TX 75247**

This license effective January 07, 2008, shall remain in full force and effect as long as the licensee complies with all provisions of Chapter 286.8 of the Kentucky Revised Statutes.

In testimony whereof, witness my hand and official seal, done in the City of Frankfort, Kentucky on October 09, 2012.

A handwritten signature in black ink, appearing to read "Cha A. Voss", is written over a horizontal line.

Commissioner of Financial Institutions

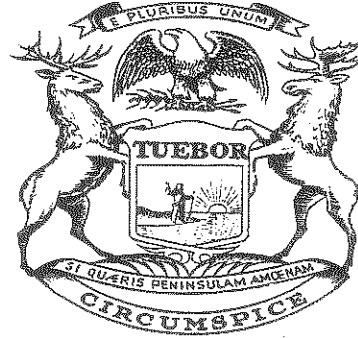


Michigan

State of Michigan

This certificate is issued to give effect to the address change.

License No. FL 0016074



Department of Licensing and Regulatory Affairs  
Office of Financial and Insurance Regulation  
Lansing, Michigan

*This is to certify that, effective August 17, 2012*

*REAL TIME RESOLUTIONS, INC.*

*1349 Empire Central Drive Suite 150*

*Dallas, TX 75247*

is hereby duly LICENSED as a Mortgage Broker, Lender and Servicer in the State of Michigan in accordance with the provisions of Act No. 173, Public Acts of 1987, as amended, the Mortgage Brokers, Lenders and Servicers Licensing Act. This License is not transferable or assignable.



*R. Kevin Clinton*

R. Kevin Clinton, Commissioner

October 09, 2012

Date

This certificate shall be conspicuously displayed in the place of business specified herein.



Nevada

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING

**Mortgage Servicer License**  
Principal Location

License No: 4391  
NMLS Id: 9745

Date: January 1, 2024

*In accordance with Chapter 645F of Nevada Revised Statutes, this is to certify that:*

**REAL TIME RESOLUTIONS, INC.**

having duly filed proper application and having demonstrated the requisite statutory qualifications, is hereby granted a Nevada Mortgage Servicer License to conduct business as a Mortgage Servicer in the State of Nevada within the meaning of said Chapter and Regulations at:

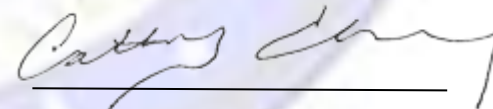
**1349 EMPIRE CENTRAL DRIVE, SUITE 150  
DALLAS, TX 75247**

**This license shall be considered valid until December 31, 2024 unless sooner terminated  
in accordance with Chapter 645F of Nevada Revised Statutes.**

**This license is not transferable or assignable.**

**Division of Mortgage Lending**

**By:**



**Cathy Sheehy, Commissioner**

New York

NEW YORK STATE  
DEPARTMENT OF FINANCIAL SERVICES

LICENSE  
9745  
NUMBER

Superintendent of Financial Services Benjamin Lawsy hereby grants authorization to:

**Real Time Resolutions, Inc.**

a corporation formed in the year 2000 under the laws of the state of Texas, and having its principal place of business at

**1349 Empire Central Drive, Suite 150  
Dallas, TX 75247**

to transact business as a registered mortgage loan servicer at

**1349 Empire Central Drive, Suite 150  
Dallas, TX 75247**

in accordance with **Article 12-D** of the New York Banking Law and subject to all rules and regulations lawfully made by the Superintendent of Financial Services relating to such business.

By:   
Rholda L. Ricketts, Deputy Superintendent, Mortgage

Date: February 6, 2013



Oklahoma

# State of Oklahoma



## License Of Authority Office of the Administrator of Consumer Credit

License #: SL008362

Effective Date: 10/10/2023

Expiration Date: 12/31/2024

**It is Hereby Certified:** That Real Time Resolutions, Inc, is authorized to conduct business as a Supervised Lender in accordance with the Oklahoma Consumer Credit Code, 14A O.S. § 3-501 et seq., at 1349 Empire Central Dr, Suite 150, Dallas, TX 75247. This license shall remain in full force and effect until relinquished, suspended, revoked, or expired.



**In Testimony Whereof,** I, Scott Leshner, Consumer Credit Administrator of the State of Oklahoma, have hereunto set my hand and affixed my seal of office at the City of Oklahoma City, the day and year first above written.

  
Scott Leshner, Administrator

# South Carolina

# State of South Carolina



**STATE BOARD OF FINANCIAL INSTITUTIONS  
SUPERVISED LENDERS  
LICENSE  
No. SLW1 - 9745**

This is to Certify That **Real Time Resolutions, Inc.**

has complied with the provisions of the South Carolina Consumer Protection Code, Section 37-3-503, required of applicants before they shall commence business under this code, and their application to engage in such business at,

**www.realtimeresolutions.com**

in accordance with the terms of said code, has been approved by the State Board of Financial Institutions.

**NOW, THEREFORE,** Be it known that the aforesaid applicants are hereby authorized to carry on the business of making supervised loans in accordance with the provisions of the Consumer Protection Code subject to revocation as authorized by its provisions.

**THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE**

**IN WITNESS WHEREOF,** I have hereunto set my hand this **29th** day of **March**, at Columbia, South Carolina.

Handwritten signature of the Chairman of the State Board of Financial Institutions.

*Chairman*  
**STATE BOARD OF FINANCIAL INSTITUTIONS**

Handwritten signature of the Commissioner of the Consumer Finance Division of the State Board of Financial Institutions.

*Commissioner, Consumer Finance Division*  
**STATE BOARD OF FINANCIAL INSTITUTIONS**

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE



# State of South Carolina



**STATE BOARD OF FINANCIAL INSTITUTIONS  
MORTGAGE LENDERS  
L I C E N S E  
No. MLS - 9745**

**This is to Certify That: Real Time Resolutions, Inc.**

has complied with the provisions of the South Carolina Consumer Protection Code, Section 37-22-140, required of applicants before they shall commence business under this code, and their application to engage in such business at

**1750 Regal Row, Suite #120, Dallas, TX 75235**

under the name of: **Real Time Resolutions, Inc.**

in accordance with the terms of said code, has been approved by the State Board of Financial Institutions.

**NOW, THEREFORE,** Be it known that the aforesaid applicants are hereby authorized to carry on the business of making mortgage loans in accordance with the provisions of the Consumer Protection Code subject to revocation as authorized by its provisions.

**THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE**

**IN WITNESS WHEREOF,** I have hereunto set my hand this **2nd** day of **February, 2011,** at Columbia, South Carolina.

A handwritten signature in black ink, appearing to be "D. B. ...", written over a horizontal line.

Authorized Signor, Consumer Finance Division  
STATE BOARD OF FINANCIAL INSTITUTIONS