

These instructions are effective 30 days after publication of the final rule in the Federal Register

Electronic Filing Instructions (pursuant to 12 CFR 1010.20(a))

Introduction

The Consumer Financial Protection Bureau (CFPB) has recently amended Regulation J to allow developers to file electronically Statements of Record and related amendments, annual reports, and requests to suspend an effective date.¹ Developers may now choose whether to submit these ILSA filings on paper via U.S. mail or via electronic means designated on the ILSA program page of the Bureau's website.

The instructions set forth below explain how to use those electronic means. Statements of Record submitted to the Bureau electronically in compliance with 12 CFR 1010.20(a) and these instructions need not comply with the requirements in § 1010.102(a), (g), and (h) relating to paper type, tabs, folding, and ordering. Developers currently may file registration materials either as e-mail file attachments or by using the CFPB's Extranet Managed File Transfer application.

E-mail Filing

To file registration materials by e-mail, you will need to convert the material and payment receipts into pdf files.² Attach the material to an e-mail and provide in the subject line the: *Subdivision ID number, Subdivision Name and types of filing*. (**NOTE:** For initial registrations, the program office will provide the ID number.) Also, please provide an e-mail address and telephone number for the sender. Send the e-mail to: CFPB_ILSAProgramOffice@consumerfinance.gov. An e-mail receipt will be provided to confirm that the registration filing was received.

If you anticipate filing more than 30MB of material, you will likely need to break the material into multiple e-mails or submit the material via the CFPB's extranet. If you break the material into multiple e-mails, you should note in the subject line that multiple e-mails are being sent (e.g., part 1 of 3).

¹ 12 CFR § 1010.20(a).

² To obtain Adobe Reader, go to <https://get.adobe.com/reader/> NOTICE: Before installing, carefully verify any automatically checked optional offers.

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Extranet Filing

Prior to using the Extranet for the first time for a particular subdivision, the developer will need to obtain login credentials for any individuals that require access to the Extranet, including any attorneys or other agents that the developer wishes to utilize. First-time Extranet filers should request credentials a week in advance of an anticipated filing to allow time to process the request. Login credentials may be requested by sending an e-mail to: CFPB_ILSAProgramOffice@consumerfinance.gov.³ The subject line for the e-mail should include: *Request for user account; Subdivision ID number; Developer Name; Subdivision Name*. (**NOTE:** For initial registrations, the program office will provide the ID number.) In the body of the e-mail, please include the names and e-mail addresses of individuals that need accounts.

Accounts are disabled after 90 days of inactivity, but can be re-enabled within two business days. After the account is established, the developer will receive an e-mail with instructions on how to activate the account. Once activated, files may be thereafter uploaded at: <https://extranet.cfpb.gov>. Each existing active subdivision will have its own folder.

As with e-mail filings, the registration materials and payment receipts must be converted to a pdf file format prior to submission. Please refer to the Appendix for the file-naming conventions to use as appropriate. Choose the appropriate subdivision folder and upload files there. Your account will automatically log-out after 10 minutes of inactivity.

To upload all files from one main directory after logging into the Extranet

- Click the Upload button.
- Select one or multiple files to transfer from your computer's file system.
- Click the Open button to initiate the file transfer process.

Repeat this process for all files.

³ Passwords must be 12 or more characters in length and contain a digit, a symbol, an uppercase letter, and a lowercase letter

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To upload folders, you must first compress (zip) them

The system supports uploading of files, not folders. If you want to upload folders (to maintain organization), you can compress the main folder into a zip file on your computer. Then, upload that zip file.

- On your computer, use a zip-file application (e.g. WinZip) to compress the folder containing the registration material.
- Select the zip file to transfer to the Extranet
- Upload the zip file to the appropriate Subdivision folder

The ILSA program office will unzip the file during the file review process.

File receipt

Once the files are successfully uploaded, they will be automatically moved from the Extranet to a secure storage location, and you will no longer have access to them on the Extranet. This typically occurs every 20 minutes.

You will receive an e-mail receipt indicating that the files were successfully transferred. The file transmission receipt may note if there was a problem receiving a file, in which case you will need to upload that file again.

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APPENDIX

File naming and sequencing conventions (use as appropriate)

INITIAL REGISTRATION

covernote.pdf
paymentreceipt.pdf
propertyreport.pdf
aidstatements.pdf
aidexhibits.pdf
affirmation.pdf

AMENDMENT FILING

covernote.pdf
amendedpropertyreport.pdf
amendedaidstatements.pdf
aidexhibits.pdf

CONSOLIDATION FILING

covernote.pdf
paymentreceipt.pdf
revisedpropertyreport.pdf
revisedaidstatements.pdf
aidexhibits.pdf

STATE CERTIFIED FILING-INITIAL REGISTRATION AND CONSOLIDATION

covernote.pdf
paymentreceipt.pdf
statepropertyreportandfactsheet.pdf

STATE CERTIFIED FILING-AMENDMENT

covernote.pdf
statepropertyreportandfactsheet.pdf

ANNUAL FINANCIAL STATEMENTS

financialstatements.pdf

ANNUAL REPORT OF ACTIVITY

paymentreceipt.pdf
annualreport.pdf