

**RULES  
OF  
THE TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE  
DIVISION OF REGULATORY BOARDS**

**CHAPTER 0780-05-19  
RULES AND REGULATIONS FOR DEBT RESOLUTION SERVICES**

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**0780-05-19-.01 PURPOSE.**

The purpose of these rules is to institute the registration and regulation of providers of debt resolution services and to protect the interests of consumers as required by the Debt Resolution Services Act.

**Authority:** T.C.A. §§ 47-18-5801 and 47-18-5808. **Administrative History:** Emergency rules filed December 26, 2025; effective through June 24, 2026.

**0780-05-19-.02 DEFINITIONS.**

- (1) When used in this chapter and in the Debt Resolution Services Act, unless the context otherwise requires:
  - (a) “Act” means the Debt Resolution Services Act, codified at T.C.A. Title 47, Chapter 18, Part 58.
  - (b) “Commissioner” means the commissioner of the Department of Commerce and Insurance or the commissioner’s designee.
- (2) Unless the context otherwise requires or a rule expressly provides otherwise, terms defined in the Act shall have the same meaning when used in these rules.

**Authority:** T.C.A. §§ 47-18-5801, 47-18-5802, and 47-18-5808. **Administrative History:** Emergency rules filed December 26, 2025; effective through June 24, 2026.

**0780-05-19-.03 FEES.**

- (1) Nonrefundable fee for debt resolution services license..... \$4,000.00
- (2) Nonrefundable fee for debt resolution services license renewal.....\$4,000.00

**Authority:** T.C.A. §§ 47-18-5805 and 47-18-5808. **Administrative History:** Emergency rules filed December 26, 2025; effective through June 24, 2026.

**0780-05-19-.04 APPLICATION FOR LICENSURE OR RENEWAL.**

- (1) An application for licensure shall be submitted on a form prescribed by the commissioner; signed under penalty of perjury; and accompanied by the fee provided in Rule 0780-05-19-.03(1). The application shall contain:
  - (a) All of the information and documentation required by T.C.A. § 47-18-5805(b);

(Rule 0780-05-19-.04, continued)

- (b) Fingerprints required by T.C.A. § 47-18-5805(b) and in compliance with Rule 0780-05-19-.06; and
  - (c) Any other information necessary for the commissioner to determine whether the application should be approved or denied.
- (2) An application for licensure renewal shall be submitted on a form prescribed by the commissioner; signed under penalty of perjury; and accompanied by the fee provided in Rule 0780-05-19-.03(2). In connection with the license renewal application, an applicant shall:
- (a) Provide all of the information and documentation required by T.C.A. § 47-18-5805(b);
  - (b) Provide access to the applicant's books and records with respect to consumers in Tennessee that are being or have been serviced by the applicant; and
  - (c) Any other information necessary for the commissioner to determine whether the application should be approved or denied.
- (3) A license to provide debt resolution services is valid for a period of two (2) years from the date of issuance.
- (4) An applicant or licensee shall notify the commissioner within thirty (30) days after a material change in any of the information submitted in connection with an application for a license or license renewal.
- (5) Upon a licensee's submission of an application for license renewal and until such time as an application for license renewal is approved or denied, the licensee may continue to provide or offer to provide debt resolution services, but a suspension or denial of a license terminates any right to provide or offer to provide debt resolution services in this state unless continuation is approved by the commissioner.

**Authority:** T.C.A. §§ 47-18-5805, 47-18-5806, 47-18-5807, and 47-18-5808. **Administrative History:** Emergency rules filed December 26, 2025; effective through June 24, 2026.

#### **0780-05-19-.05 DENIAL OF APPLICATION FOR LICENSURE OR RENEWAL.**

- (1) An application for licensure may be denied by the commissioner if:
- (a) The applicant does not satisfy the requirements of T.C.A. § 47-18-5805;
  - (b) The applicant does not provide fingerprints in compliance with T.C.A. § 47-18-5805(e) or in compliance with Rule 0780-05-19-.06;
  - (c) The application contains information that is materially erroneous or materially incomplete;
  - (d) The applicant fails to provide in a timely manner such information as the commissioner reasonably requests;
  - (e) An executive officer or member of the board of directors, or equivalent leadership structure, of the applicant has been convicted of or pled nolo contendere to:
    - 1. A felony; or
    - 2. An act involving fraud, deceit, or dishonesty; or

(Rule 0780-05-19-.05, continued)

- (f) An executive officer or member of the board of directors, or equivalent leadership structure, of the applicant has had a professional license revoked, suspended, or subjected to enforcement action in any state, and the license has not been reinstated.
- (2) An application for licensure renewal may be denied by the commissioner if:
- (a) The applicant licensee has violated the Act, any rule adopted pursuant to the Act, or another law applicable to the conduct of the applicant licensee's business;
  - (b) A fact or condition exists that, if it had existed when the licensee applied for a license, would have warranted the commissioner refusing to issue the license;
  - (c) The applicant licensee does not satisfy the requirements of T.C.A. § 47-18-5805(b);
  - (d) The applicant licensee has refused to permit the commissioner to examine the licensee's books and records, failed to comply with T.C.A. § 47-18-5812, or made a material misrepresentation or omission in complying with T.C.A. § 47-18-5812; or
  - (e) The applicant licensee has not responded within a reasonable time and in an appropriate manner to the commissioner's communications.
- (3) The commissioner shall provide to the applicant a written decision and findings containing the reasons supporting a denial of a license issuance or renewal no later than twenty (20) days after the date of the denial. The applicant may appeal the denial to the chancery court of Davidson County no later than thirty (30) days after the applicant's receipt of the written decision denying the license issuance or renewal.

**Authority:** T.C.A. §§ 47-18-5805, 47-18-5806, 47-18-5807, 47-18-5808, and 47-18-5812. **Administrative History:** Emergency rules filed December 26, 2025; effective through June 24, 2026.

#### **0780-05-19-.06 FINGERPRINTING.**

- (1) Any person required to submit classifiable fingerprints by the Act or this chapter shall be deemed to have supplied the required sets of fingerprints if that applicant causes a private company contracted by the State to electronically transmit that applicant's classifiable prints directly to the TBI and FBI to forward an electronic report based on that applicant's fingerprints to the commissioner.
- (2) Any person required to submit fingerprints by the Act or this chapter shall make the arrangements for the processing of his or her fingerprints with the company contracted by the State to provide electronic fingerprinting services directly and shall be responsible for the payment of any fees associated with the processing of fingerprints to the respective agent authorized by the TBI and FBI.
  - (a) Provided, however, that the commissioner may authorize the submission of three (3) sets of classifiable physical fingerprint cards, at the expense of the applicant and rolled by a qualified person acceptable to the commissioner for good cause.
- (3) In the event an applicant furnishes unclassifiable fingerprints or fingerprints that are unclassifiable by nature then the commissioner may require the applicant to submit new fingerprints together with any additional fee(s) charged by the TBI and/or FBI for processing the new fingerprints.
- (4) In the event the State no longer contracts with any company to provide an electronic fingerprinting service, then the applicant shall submit three (3) classifiable TBI and FBI

(Rule 0780-05-19-.06, continued)

- fingerprint cards with his or her application and shall pay the commissioner all processing fees established by the TBI and FBI.
- (5) All sets of classifiable fingerprints required by this rule shall be furnished at the expense of the applicant.
  - (6) Applicants shall, in all cases, be responsible for paying application fees as established by the commissioner, regardless of the manner of fingerprinting.

**Authority:** T.C.A. §§ 47-18-5805 and 47-18-5808. **Administrative History:** Emergency rules filed December 26, 2025; effective through June 24, 2026.