

THE STATE of ALASKA

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

Real Estate Commission

550 West 7th Avenue, Suite 1500, Anchorage, AK 99501 Phone: (907) 269-8160

Email: RealEstateCommission@Alaska.Gov

Website: ProfessionalLicense.Alaska.Gov/RealEstateCommission

Application to Change License Status Instructions

ALL APPLICANTS

Complete all biographical and affidavit of applicant information, even if there has been no change since your last application.

- Social security numbers must be provided per AS 08.01.060(b) and AS 08.01.100.
- Include the appropriate fees. Your application will not be processed until the fees are receipted.
- There is no charge for changes of biographical information unless you are requesting a new license certificate.
- If you request a name change, provide copies of legal documentation.
- If your completed application is submitted in advance of a requested effective date, the action will be completed on the date requested. Otherwise, it will be effective on the date all necessary paperwork and fees are received.

Transfer or Inactivation AS 08.88.251 and 12 AAC 64.075

When you transfer to another office or inactivate your license, the terminating broker:

- 1. completes the Broker Notice to Real Estate Commission of Licensee Termination form (#08-4076c) .
- 2. provides a copy of the completed Broker Notice to Real Estate Commission of Licensee Termination form (#08-4076c) to the terminating licensee to take to their new employing broker.
- 3. mails or emails the Broker Notice to Real Estate Commission of Licensee Termination form (#08-4076c) to the Real Estate Commission office at the Anchorage address on the application or via email at RealEstateCommission@Alaska.Gov.

When you transfer into an office, the employing broker:

- 1. receives a copy of the completed Broker Notice to Real Estate Commission of Licensee Termination form (#08-4076c).
- 2. completes the employing broker portion of the application form;
- 3. submits proof/verification of E & O Insurance coverage;
- 4. keeps a copy of the licensee's signed application for license transfer and the Broker Notice to Real Estate Commission of Licensee Termination form (#08-4076c).

Note: After applying for a license transfer, the licensee may work in the office of the new employing broker for not more than 30 days while waiting for an amended license certificate.

License Reactivation AS 08.88.251(c)

An inactive license may be reactivated without retesting at any time during the two-year inactive period by completing pages 1-5, affidavit of applicant, and employing broker information; Pay the appropriate fee.

License Reinstatement AS 08.88.091, AS 08.88.095, AS 08.88.241, AS 08.01.100, 12 AAC 64.064,12 AAC 64.071, 12 AAC 64.500, 02.360(a)(11)

When either an active or inactive license is not renewed in January of even-numbered years and/or Post Licensing Education (PLE) was not completed within one year from initial date of licensure, the license lapses.

- A license that was not renewed may be reinstated without retesting within 24 months of expiration date.
- A license that lapsed due to noncompliance of PLE will be reinstated only when the required PLE is completed and all required
 documents for reinstatement are received by the Real Estate Commission.

A lapsed license will only be reinstated as an active license, per 12 AAC 64.071(e). Documents required for reinstatement of a lapsed license are:

- completed application to reinstate on the Change License Status form;
- proof of necessary continuing education and/or
- proof of necessary post licensing education
- submits proof/verification of E & O Insurance coverage
- appropriate fees, to include the reinstatement fee.

Broker Termination of Licensee AS 08.88.171(c) and 12 AAC 64.075

• Complete the Broker Notice to Real Estate Commission of Licensee Termination form (#08-4076c) and return to the Commission office via mail, email, or in office; no fee is necessary.

General Information

ERRORS AND OMISSIONS INSURANCE:

All licensees are required to obtain and submit proof of E & O Insurance, either through the Master Policy offered by RISC or through equivalent coverage. All licensees are required to submit verification that they have met the E & O requirement.

POST LICENSING EDUCATION:

All new licensees are required to complete 30 hours of post-licensing education (PLE). This education must be completed within one year after the date of initial salesperson or broker licensure. This is in addition to the 20 hours of continuing education that you must complete to renew your license. After the required 30 hours of PLE is completed an Affidavit of Post Licensing Affidavit form (08-4326) MUST be submitted to the Real Estate Commission. Copies of all certificates of the completed education and appropriate fees must accompany the PLE Affidavit within 30 days after the 1-year period of initial licensure [AS 08.88.095] or the license will lapse. New licensees applying for licensure by endorsement who hold an active and valid real estate license in another state and have been licensed by that state for 1 year or more are NOT required to complete PLE [AS 08.88.263(3)]. Additional information about post-licensing requirements is available on the Commission's web site at *ProfessionalLicense.Alaska.Gov/RealEstateCommission*

APPLICATION PROCESSING:

The average time to process a paper application varies by program but can take several weeks from the date it is received in this office complete with all correct forms, supporting documents and appropriate fees paid. When the application is complete and correct, and all supporting documents have been received and all fees have been paid, the license will be issued. Start the process far enough in advance to allow for processing time. Applications are reviewed in order of receipt in our office, and walk-in customers should not expect immediate review.

LICENSE TERM:

There is no "inactive" status. If you choose not to renew your license, it will lapse. Licenses are issued for a two-year period and expire on January 31 of odd-numbered years, regardless of the date of issuance, except licenses issued within 90 days of the expiration date are issued to the next biennial expiration date. One renewal notice will be mailed at least 30 days before license expiration to the last known address of record.

PROFESSIONAL FITNESS QUESTIONS:

A "yes" response in the application does not mean your application will be denied. If you have responded "yes" to any professional fitness questions in the application, be sure to submit a signed and dated explanation, and the charging document and judgement.

DENIAL OF APPLICATION:

Please be aware that the denial of an application of licensure may be reported to any person, professional licensing board, federal, state, or local governmental agency, or other entity making a relevant inquiry or as may be required by law.

RANDOM AUDIT:

If your program requires continuing education, the Division will audit a percentage of the license renewals. If your license is randomly selected for audit, a letter will be sent with instructions to submit documentation as proof you satisfied the continuing competency requirements as stated on this renewal form. Licensees are randomly selected by computer and may be randomly selected as often as the computer program chooses. You must save your documents for at least four years so you can respond to audits.

ADDRESS OR NAME CHANGE:

In accordance with 12 AAC 02.900, it is the applicant's/licensee's responsibility to notify the Division, in writing, of changes of address or name. Name and address change notification forms are available on the Division's website. The address of record with the division will be used to send renewals and all other official notifications and correspondence. The name appearing on the license must be your current legal name.

SOCIAL SECURITY NUMBERS:

In accordance with AS 08.01.060, the department is not authorized to issue a license to a natural person, unless the applicant's Social Security Number has been provided to the department. If you are a foreign citizen unable to obtain a United States Social Security Number, please contact the division for further instructions or obtain the Exemption from SSN Requirement form (#08-4372), from the division website at *ProfessionalLicense.Alaska.Gov*

PUBLIC INFORMATION

Please be aware that all information on the application form will be available to the public, unless required to be kept confidential by state or federal law. Information about current licensees, including mailing addresses, is available on the division's website at *ProfessionalLicense.Alaska.Gov* under License Search.

ABANDONED APPLICATIONS

Under 12 AAC 02.910, an application is considered abandoned when 12 months have elapsed since correspondence was last received from or on behalf of the applicant. An abandoned application is denied without prejudice. At the time of abandonment, the division will send notification to the last known address of the applicant, who has 30 days to submit a written request for a refund of biennial license and other fees paid.

The application fee will not be refunded. If no request for refund is received within that timeframe, no refund will be issued, and all fees will be forfeited.

STATUTES AND REGULATIONS

The complete set of statutes and regulations for this program are available by written request or online at the Commission's website: ProfessionalLicense.Alaska.Gov/RealEstateCommission

If you would like to receive notice of all proposed regulation changes for your program, please send a request in writing with your name, preferred contact method (mail or email), and the specific program you want to be updated on to the address below.

Regulations Specialist
Department of Commerce, Community, and Economic Development
Division of Corporations, Business and Professional Licensing
EMAIL: RegulationsAndPublicComment@Alaska.Gov

Alaska Real Estate Commission Fee Schedule – Licensee Actions

Type of License Action			Fee Ar	nounts		
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Application	License	Recovery	Reinstatement	Change	Total
			Fee	Fee		
New Alaska License	\$200	\$120	\$50			\$370

Changes to Current Licenses

Transfer of License			\$120	\$120
Active to Inactive			\$150	\$150
Inactive to Active (for current licensing period)			\$150	\$150

Miscellaneous Fees

Inactive to Active (if renewed inactive)		\$50		\$150	\$200
Reinstatement of Lapsed License (non-compliance of PLE)		\$50	\$120		\$170
Reinstatement of Lapsed License (did not renew)	\$120	\$50	\$120		\$290
Reinstatement of Lapsed License – Prorated (12 AAC 02.030(a)(2)) (did not renew)	\$60	\$50	\$120		\$230
Reactivation of Lapsed License from an inactive status (did not renew inactive)	\$120	\$50		\$150	\$320
All Other Biographical Information (change of residence address, phone #, etc., must be submitted in writing)				\$0	\$0
License History				\$20	\$20
NSF Check Penalty Fee				\$20	\$20



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Application to Change License Status

PART I Statu	is Change	
Applicant Name:	License Number:	
Current License Type:	☐ Salesperson ☐ Associate Broker ☐ Broker	
Status Change:	Associate Broker to Broker	
(If Applicable)	☐ Broker to Associate Broker ☐ Broker to New Office Located at Same A	ddress
PART II Paym	ent of Fees	
	Transfer License (12 AAC 64.075)	\$120.00
Current Licenses: (Check One)	☐ Inactivate License (AS 08.88.251)	\$150.00
	License Fee – same office	\$ 20.00
	Inactive to Active - If Renewed with Inactive Status REC - \$150, ZSU- \$50	\$200.00
Reactivate License:	☐ Inactive to Active – for current licensing period	\$150.00
	Lapsed Inactive – <i>did not renew</i> REC- \$270, ZSU- \$50	\$320.00
	Lapsed – did not renew REC - \$240, ZSU - \$50	\$290.00
Reinstate License:	Lapsed – did not renew (Prorated – Less than 12 Months, 12 AAC 02.030(a)(2)) REC - \$180, ZSU - \$50	\$230.00
	Lapsed – Non-compliance of PLE REC - \$120, ZSU - \$50	\$170.00

PART III P	ersonal Information				
Full Legal Name:					
provide a certified Not Appl	names used (maiden, nicknames, aliases). If a true copy of the documentation showing proo icable times Used:	-		ved in a prior nam	e, you must
Other Na	P.O. Box or Street			Chaha	7:0
Mailing Address:	P.O. BOX Of Street	City		State	Zip
Contact Phone:			Date of Birth:		
-	choosing to receive correspondence on any matter affecti				•
	ng, I agree to maintain an accurate email address through ss in good standing may result in an inability to receive cruc				•
Email Address:			Select One:	Send my Correspond Send my Correspond	· ·
	Note: If both boxes are selected above, you	ı will receive c	orrespondence elec	tronically.	
States Social Security Nu	BER: AS 08.01.060 requires you to provide your United umber. It is considered confidential information and will d; it may be used to verify inter-state licensure.				
PART IV Li	stServ				
Would you like to	be placed on the AREC ListServ to receive Cor	nmission nev	ws via email?	Yes	No
If yes, please prov	ide the email you would like registered with t	he ListServ:			
PART V Pr	rofessional Fitness Questions				
	tions must be answered. "Yes" answers may no	t automatica	ılly result in license	denial.	
For each "yes" resp (#08-4752) append specific circumstan	ponse to any question, you must provide an expected to this application; include full details, dates need. A separate letter of explanation form ruludes copies of court orders, charging documer	<u>planation</u> and , locations, to must be pro	d documentation. ype of action, orga vided for each "y	Use the letter of ex inizations or partie res" answer docur	s involved, and
	pout your response, disclose and provide the ed attachments will be considered incomplete	-		cuments. Applica	tions submitted
	censing files are generally considered public r n a "yes" answer should be considered confide granted.				
	When in doubt, dis	sclose a	nd explain.		
Since the do	ate your last Alaska license was is	ssued or	renewed:		
misdem (DUI), o a susper or jury,	ou been convicted of a crime? For purpo eanor, felony, or a military offense, including b r driving while intoxicated (DWI), driving withouded or revoked license. "Convicted" includes h having entered a plea of guilty, nolo conterton, a suspended imposition of sentence, or a fi	ut not limited ut a license, aving been fondere or no	d to, driving under reckless driving, o ound guilty by vero	the influence r driving with dict of a judge	☐ Yes ☐ No

PART	V Professional Fitness Questions (continued)	
2.	Have you had a real estate license revoked, denied, suspended, surrendered, placed on probation, or subject of any restriction, censure, reprimand, consent agreement or any other disciplinary or license action?	☐ Yes ☐ No
3.	Have you had any other professional or occupational license revoked, denied, suspended, surrendered, placed on probation, or under any restriction, censure, reprimand, or any other disciplinary or license action in the state or any other jurisdiction?	☐ Yes ☐ No
4.	Have you had a fidelity bond denied or revoked?	☐ Yes ☐ No
5.	Are you the subject of an unresolved complaint or disciplinary action before a real estate regulating authority or a professional real estate association?	☐ Yes ☐ No
6.	Have you had a lawsuit filed against you alleging deceit, fraud, misrepresentation or conversion of funds?	☐ Yes ☐ No
"	Yes" Answers If you answered "yes" to any of the above questions, you must submit s documentation explaining the specific circumstance(s) of the incident(s).	igned and dated
through e	Proof of Errors & Omissions Insurance ees are required to obtain and submit proof of E & O insurance, either through the master policy off equivalent coverage. Those licensees who choose to obtain E & O insurance through equivalent coverage a form completed by their insurance provider that certifies the licensee has met the E & O requirements.	will be required
Check the	e box that applies:	
	I have obtained coverage through the master policy offered by RISC.	
	I have an E & O insurance policy with a deductible of NOT MORE THAN \$5,000; and	
	I have attached or submitted a certificate of insurance from my insurance provider.	
	I have an E & O insurance policy with a deductible of MORE THAN \$5,000 or self-insured retention; and	d
	I have attached or submitted a notarized affidavit certifying that I have financial resources in set-aside pay the higher deductible amount or self-insured retention; and	funds to
	I have attached or submitted a certificate of insurance from my insurance provider.	
obtaining	AC 02.530(2), a broker of other real estate licensees may comply with the requirements of 12 AAC 02.510 insurance with coverage of a minimum of \$300,000 per wrongful act and \$1,000,000 aggregate, if all licent proker are covered.	
	I have E & O insurance coverage through my real estate brokerage.	
	I have attached or submitted a certificate of insurance from the insurance provider.	
	My license is in inactive status, and F.&. O insurance is not required until I reactivate my license	

12 AAC 02.530. STANDARDS FOR EQUIVALENT COVERAGE. An insurer issuing equivalent coverage under AS 08.88.172(c)(2) shall hold a certificate of authority issued under AS 21.09. All activities contemplated under AS 08.88.172 must be covered. The insurance must meet the minimum coverage standards of 12 AAC 02.510, except that

- (1) a policy with a higher deductible amount or self-insured retention will qualify as equivalent coverage for purposes of AS 08.88.172(c)(2) if, when applying to obtain or renew the license, the insured licensee provides the Real Estate Commission with
 - (A) an affidavit certifying that the insured licensee has the financial resources in set-aside funds to pay the higher deductible amount or self-insured retention; and
 - (B) a certificate of insurance from the insured licensee's insurer; and

a broker employing other real estate licensees may comply with the requirements of 12 AAC 02.510(a)(1) and (2), by obtaining insurance with coverage of a minimum of \$300,000 per wrongful act and \$1,000,000 aggregate, if all licensees associated with the broker are covered.



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Signature	Page
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Applicant Name:	
• •	

PART VII Agreement

I hereby certify that I am the person herein named and subscribing to this application and that I have read the complete application, and I know the full content thereof. I declare that all of the information contained herein, and evidence or other documents submitted herewith are true and correct.

I understand that any falsification or misrepresentation of any item or response in this application, or any attachment hereto, or falsification or misrepresentation of documents to support this application, is sufficient grounds for denying, revoking, or otherwise disciplining a license, certificate, or permit to practice in the state of Alaska.

I further understand that it is a Class A misdemeanor under Alaska Statute 11.56.210 to falsify an application and commit the crime of unsworn falsification.

Applicant Signature:	Date Signed:	
Applicant signature.	Date Signed.	



of ALASKA

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Authorization for Release of Records

I hereby authorize the Alaska Division of Corporations, Business, and Professional Licensing and its investigators to examine my employment, educational records, and records pertaining to litigation, judgments, suits and/or settlements, and any law enforcement records pertaining to me and discuss them with persons having possession of them. I also expressly permit and authorize the release of any and all such records pertaining to me to the Alaska Division of Corporations, Business, and Professional Licensing and its investigators.

I authorize the division to discuss my records with persons or organizations that are considered appropriate by the division in connection with an official investigation, and to provide copies of my records to those persons or organizations deemed appropriate by the division.

This release also applies to any documents or records which contain information pertaining to psychiatric, psychological, drug, or alcohol evaluation, counseling, diagnosis or treatment received by me and which were prepared or made in conjunction with, or under the authority or guidance of any local, state, or federal law which relates to psychiatric, drug or alcohol evaluation, diagnosis or treatment, including all information previously identified, collected, or stored under the authority of any state or federal law, including 42 CFR Part 2.

I request that upon presentation of this release, or a Certified True Copy thereof, that you provide copies of those records to the division and/or its investigators, and/or representatives of the Office of the Attorney General of the State of Alaska.

This authorization is given expressly in connection with the application (initial, renewal, reactivation) to change license status.

I hereby release you, your organization, the Alaska Department of Commerce, Community, and Economic Development, Division of Corporations, Business, and Professional Licensing and its investigators, and all others directly and/or indirectly involved in this matter from any liability or damage which may result from furnishing the information requested.

This authorization expires one (1) year from the date of my signature below.

Name:	First	Middle		Last
Full Address:	P.O. Box or Street	City	State	Zip
Phone:			Date of Birth:	
Email:				
Signature:			Date Signed:	



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Employing Broker Information

Linploying Droker					
Applicant Name:					
					•
PART I Business	s Information (Red	quired)			
Real Estate Office Name: (Main or Branch)					
Real Estate Office License Number:					
Business Physical Address:	Street	City		State	Zip
	/5	- 0			
	nformation (Requ	ıired)			
Employing Broker Printed Name:					
Broker License Number:			Broker Phone Number:		
Broker Signature:			Date Signed:		
PART III Associat	te Broker Informa	tion (Required <i>on</i>	ly if working	in a branch offi	ice)
Associate Broker Printed Name:					
Associate Broker License Number:					
Associate Broker Signature:			Date Signed:		



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Broker Notice to Real Estate Commission of Licensee Termination

PART I License	e Information				
Licensee Name:	First Middle Last				
License Number:					
Office Terminated From:	Date Terminated:				
Date Affiliated with Office From:	Date Affiliated with Office To:				
	☐ Transferring to another office				
	☐ Inactivating license				
	☐ Unable to locate licensee				
Reason for Termination:	☐ Lapsed license due to noncompliance of Post Licensing Education (PLE)				
	Disciplinary action by broker (attach explanation)				
	Other (attach explanation)				
PART II Broker	Signature				
I understand that I am responsible for listings and transactions that have been generated by this licensee and which are still pending. I further understand that no transactions submitted by this licensee and dated later than the above date will be attributed to my office or subject to my supervision.					
Broker Name (Print):	Broker Number:				
Broker Signature:	Date Signed:				
PART III Associat	e Broker Signature (Required only if working in a branch office)				
Associate Broker Printed Name:					
Associate Broker License Number:					
Associate Broker Signature:	Date Signed:				



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

Professional Licensing

PO Box 110806, Juneau, AK 99811-0806 Phone: (907) 465-2550 • Fax: (907) 465-2974 Email: *License@Alaska.Gov*

Website: ProfessionalLicense.Alaska.Gov

Authorization to Discuss Professional License Application and Information

Division staff is authorized to communicate only with the applicant. If the applicant is using a credentialing agency or is accepting assistance from a staffing or employment agency, division staff must have a signed release from the applicant to discuss the application and share information on file.

To authorize communication, please complete this form and file with your application.

PART I	Applic	cant/Agency Information			
Name of Appli	cant:				
Program:					
Applicant Ema	il:		Applicant Phone:		
Authorized Ag	ency:		Agency Phone:		
Authorized Inc	lividual:		Email:		
PART II	Signat	ure			
I hereby authorize staff of the Alaska Division of Corporations, Business and Professional Licensing to share and exchange information relating to my licensing application with the above-named authorized agency and individual.					
This release applies to status updates, documents, and any other information required to complete my application for licensure in					
the State of Alaska. I give permission for you to discuss the contents of my license file with the above-named person until the date my license is issued.					
I give permission for you to discuss the contents of my license file with the above-named person until I withdraw permission.					
			. above namea pers	on until 1	Transfer permission.
Applicant Sign	ature:			Date:	

Information for credentialing, staffing or employment agencies:

- Licensing staff will respond to no more than two inquiries from agencies each month. Every effort will be made to respond to inquiries quickly, please allow 10 business days for this request to be processed.
- Applicants are emailed with a status update and may contact staff to query application status at any time.
- The division will not accept applications that list an agency address as the practice address and will likewise not accept the telephone numbers or email addresses for such agencies as the applicant's own. The division may only accept those addresses, phone numbers, and email addresses if the applicant is actually practicing in that office. Alaska law requires the applicant to provide their information, not the agency information.



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Professional Licensing

PO Box 110806, Juneau, AK 99811 Phone: (907) 465-2550 Email: License@Alaska.Gov Website: ProfessionalLicense.Alaska.Gov

Letter of Explanation for a Professional Fitness "Yes" Answer

Use this form only to explain and document any professional fitness "yes" answers. A "yes" answer is not necessarily disqualifying but concealing one may be.

Each "yes" answer requires a separate explanation and associated documentation. Submit all relevant documentation with this form, even if you have previously provided it.

- **Explanations** include full details, dates, locations, type of action, organizations or parties involved, and specific circumstances. If the space provided is insufficient, make additional copies as needed.
- **Documentation** includes copies of court orders, charging documents, board or license actions, decisions against your professional certification, satisfaction of consent agreements (fines paid, community service completed, off probation, etc.), and fitness to practice letters (statement from your provider that you are safe to practice if you check "yes" to any of the questions regarding mental or physical health, or drug or alcohol abuse or addiction).
- **Disciplinary actions** may include, but not be limited to, suspension, surrender, revocation, probation, academic probation, reprimand, censure, restricted license, limited license, conditioned license, or letters of counseling, concern, advice, warning, caution, admonishment, or reprimand.

If you have multiple "yes" answers or multiple incidents for any professional fitness question, you must use a separate copy of this form and provide a full explanation and documentation for each incident.

The contents of licensing files are public records. If you believe that the additional information you are attaching to explain a "yes" answer should be considered confidential, state that in the attachment. A request for confidentiality may or may not be granted according to state law.

according to state law.						
Write the professional fitness question number you are answering "yes" to in the box.						
Location of Inci	dent:				Date of Incident	::
Explanation of When in doub and explain. Make copies as	t, disclose					
Did you attach all applicable documents associated with this incident?						
Court Ord	ers [Consent Agreements	Disciplin	nary Actions	Charging	g Documents
Court Records Fitness to Practice All Other Documentation Related to This Incident						
I have additional incidents for this "yes" answer, or "yes" answers to other Professional Fitness questions and have attached a separate copy of this form for each incident.						
Full Name:					Program:	
Signature:					Date Signed:	

FOR DIVISION USE ONLY

State of Alaska

Department of Commerce, Community, and Economic Development Division of Corporations, Business and Professional Licensing PO Box 110806, Juneau, AK 99811

Phone: (907) 465-2550

Credit Card Payment Form			
All major credit cards are accepted. For security purposes, <u>do not email</u> credit car credit card payment form with your application.	d information. Include this		
Name of Applicant or Licensee:			
Profession Type (e.g., Acupuncture):			
License Number (if applicable):			
I wish to make payment by credit card for the following (check all that apply):	AMOUNT		
Application Fee:			
License or Renewal Fee:			
Other (fine, exam, etc.):			
1			
2			
TOTAL	:		
Name (as shown on credit card):			
Mailing Address:			
Phone Number: Email (optional):			
Signature of Credit Card Holder:			
08-4438 Rev 12/06/2022 Credit Card Payment Form (all major cards accepted)			
CREDIT CARD INFO: Your payment cannot be processed unless a	Il fields are completed!		
1. Credit Card Number:	All 3 fields MUST be completed!		
2. Expiration Date: 3. Security Code: This section destroyed a payment is p			