To the Licensee Addressed:

The Division would like to provide further guidance to you regarding temporarily closing a location due to the COVID-19 virus, as well as regulator notification protocols.

**Location Closure**

The Division understands that licensees may need to temporarily close a facility due to staffing challenges or to take precautionary measures. The Division encourages licensees to reduce disruptions to their customers, provide alternative service options when practical (see our email from March 11, 2020), and reopen affected facilities when it is safe to do so. Affected licensees are encouraged to notify their customers of temporary closure of their facilities and the availability of any alternative service options as soon as practical.

**Notification to Division of Banks**

Please notify the Division of Banks promptly regarding any location closures, business disruptions, or other significant developments related to Coronavirus. Examples include closures of Massachusetts offices/locations, significant staff shortages, liquidity shortages, distress with funding sources, or issues funding closed loans for Massachusetts consumers. This information will be critical for the Division’s ability to monitor the industry and identify both local and systemic issues.

**Consumer Finance/Money Services Businesses should report any Massachusetts business disruptions to:**
Andrea L. Cipolla
Deputy Commissioner
Andrea.Cipolla@mass.gov
617-956-1532

**Mortgage Companies should report any Massachusetts business disruptions to:**
Kevin Cuff
Deputy Commissioner
Kevin.Cuff@mass.gov
617-956-1539