



NMLS Ombudsman

Jim Payne

Director of Examinations / Assistant Deputy Commissioner Kansas Office of the State Bank Commissioner

Jim Payne has served as the Director of Examinations and Assistant Deputy Commissioner for the Consumer and Mortgage Lending Division of the Kansas Office of the State Bank Commissioner (OSBC) since December 2019. Jim specializes in examinations and investigations of non-depository entities and individuals across a range of industries including mortgage originations, mortgage servicing, money transmitters, consumer finance, auto finance, small loan lending, debt buying, and credit services organizations. Jim has previously served as Director of Licensing, Examination Regional Manager, Review Examiner, and Financial Examiner-in-Charge for the agency, having engaged in examinations, compliance programs, licensing, and enforcement activities related to the above industries. Jim currently serves as Co-Chair of the Nationwide Multistate Licensing System (NMLS) Modernization Steering Committee and as Vice President of the American Conference of Uniform Consumer Credit Code States (ACUCCCS) and he previously served as the Conference of State Bank Supervisors (CSBS) District IV representative on the NMLS Policy Committee.



Jim has a BBA in Finance and Marketing from Washburn University in Topeka, Kansas and an MBA from Baker University in Baldwin City, Kansas. Jim has a background in commercial banking and has been with the OSBC since May 2004.