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## NMLS Ombudsman Virtual Meeting

*April 1, 2021*

### ***Executive Summary***

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On April 1, 2021, the NMLS Ombudsman, Jim Payne, Director of Examinations/Assistant Deputy, Consumer and Mortgage Lending Division for the Kansas Office of the State Bank Commissioner, hosted the spring virtual NMLS Ombudsman meeting. There were 401 meeting attendees.

[Click here](#) to view the full meeting recording. [Click here](#) to access the full agenda, including submission exhibits.

The meeting focused on 6 primary topics submitted and presented by industry representatives. Krista Cooley (Mayer Brown) presented comments on the proposed prudential standards for state oversight of nonbank mortgage servicers. Robin Gieseke (Mayer Brown) discussed challenges of the company name change process and the need to file these changes through Secretary of State offices. Kobie Pruitt (Mortgage Bankers Association) discussed the future of remote notarization. Three topics presented were related to the COVID-19 pandemic and remote work in general. Cindy Corsaro (Promontory MortgagePath LLC) presented questions pertaining to returning to in-person operations and COVID-19 agency guidance, Gus Avrakotos (Miles & Stockbridge) discussed the expiration of the relief from Branch Office Licensing, and, on behalf of the Mortgage Banker Association, Melissa Koupal (Loan Depot) discussed the need for remote work flexibility for mortgage loan originators after the pandemic.

Mr. Payne invited the following regulatory and industry experts to participate in the discussion of one or more of the topics:

- Jedd Bellman, Assistant Commissioner for Non-Depository Supervision, Maryland Office of the Commissioner of Financial Regulation
- Nicole Chamblee, Assistant Commissioner of Compliance, Tennessee Department of Financial Institutions
- Chuck Cross, Senior VP, Consumer Protection & NonBank Supervision, CSBS
- Steven Fromholtz, Division Manager, Arizona Department of Insurance and Financial Institutions
- Rhoshunda Kelly, Interim Commissioner, Mississippi Department of Banking & Consumer Finance
- Rholda Ricketts, Deputy Superintendent, New York Department of Financial Services
- K.C. Schaler, CFB Supervising Examiner/Investigator 4 - Regulated Lenders, Idaho Department of Finance