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## NMLS Ombudsman Virtual Meeting

*September 30, 2021*

### ***Executive Summary***

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On September 30, 2021, the NMLS Ombudsman, Jim Payne, Director of Examinations and Assistant Deputy, Consumer and Mortgage Lending Division for the Kansas Office of the State Bank Commissioner, hosted the fall virtual NMLS Ombudsman meeting. There were 414 meeting attendees.

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

The meeting focused on three primary topics submitted and presented by industry representatives. Cindy Corsaro (Promontory MortgagePath LLC) presented on her experience with the State Examination System (SES) and need for more standard use of the system by state regulators. Kobie Pruitt (Mortgage Bankers Association), Bob Niemi (Bradley), and Michael Stidham (Rocket Mortgage) discussed industry's concerns and needs related to the COVID-19 pandemic and remote work in general. Keisha Whitehall Wolfe (Miles & Stockbridge) presented industry concerns with the Model Money Transmission Modernization Act, specifically the definition of control. In addition to the industry submitted topics, Bill Young (CSBS) and Kyle Thomas (CSBS) provided updates on the NMLS Modernization project and SES respectively.

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

- Gus Avrakotos, Miles & Stockbridge
- Jedd Bellman, Maryland Office of the Commissioner of Financial Regulation
- Janine Bjorn, CSBS
- Adam Fleisher, Cooley
- Kara Kuchar, Schulte Roth & Zabel
- Matt Lambert, CSBS
- Devon Phelps, Washington Department of Financial Institutions
- Erin Van Engelen, Idaho Department of Finance
- Anya Tabb, Washington Department of Financial Institutions
- Deborah Taellious, Washington Department of Financial Institutions
- Daryl Wetter, Kansas Office of the State Bank Commissioner
- Max Zappia, Minnesota Department of Commerce