



NMLS Ombudsman Meeting

February 13, 2025

Executive Summary

On February 15, 2025, 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 NMLS Ombudsman meeting at the 2025 Annual NMLS Conference & Training in Atlanta, Georgia. Over 540 people attended the meeting.

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

The meeting focused on the following topics submitted and presented by industry representatives.

- William Kooper (Mortgage Bankers Association) policy updates announced at Ombudsman Meetings.
- Amy Greenwood-Field (McGlinchey Stafford PLLC), Jakes Hines (Ankura), and Nancy Pickover (V.I.P. Mortgage, Inc.) discussed issues and recommendations related to the Checklist Compiler.
- Trish Lagodzinski (Ankura) discussed communicating with regulators through NMLS.
- Amy Greenwood-Field (McGlinchey Stafford PLLC) discussed the NMLS System Administrator Update Process.
- Nancy Pickover, V.I.P. Mortgage, Inc. discussed NMLS Electronic Surety Bonds.
- Josh Weinberg (Firstline Compliance) discussed NMLS Modernization and Individual State Regulator Requirements.
- Liz Facemire (Mortgage Bankers Association) discussed the MBA's comments on MCR Form Version 7.
- Bob Niemi (Weiner Brodsky Kider PC) discussed Home Equity Sharing, Shared Appreciation Agreements, & Other Emerging Investment Instruments.
- Cindy Corsaro (Sunnova Energy Corporation) discussed state examination frequency and use of the State Examination System (SES).

The following topics were presented by CSBS staff.

- Brandon Milhorn provided updates as CSBS's new President and CEO.
- Tony Vasile provided a Nonbank Supervision & Enforcement update.



- Dave Dwyer provided updates on the NMLS Program.
- Humaira Mubeen provided updates on SES and system development.

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

- Kirsten Anderson (Oregon Division of Financial Regulation)
- Craig Christiansen (Iowa Division of Banking)
- Scott Corscadden (Alabama State Banking Department)
- Emelia Galdieri (New Hampshire Banking Department)
- Jeff Peterson (MCR Subcommittee Vice Chair, Nebraska Department of Banking and Finance)
- William Purce (Texas Department of Savings & Mortgage Lending)
- Rick St. Onge (Washington Department of Financial Institutions)
- Derek Storms (Missouri Division of Finance)
- Erin Van Engelen (NMLS Policy Committee Chair, Idaho Department of Finance)
- Dominique Williams (Georgia Department of Banking and Finance)

Janine Bjorn, Stephanie Buonomo, Mike Casagrande, Jessan Groenendyk, Sharon Hughes, Margaret Lui, Rich Madison, and Phil Whims from CSBS also participated in the meeting.