



NMLS Ombudsman

Robert S. Niemi
Deputy Superintendent for Consumer Finance
Ohio Department of Commerce
Division of Financial Institutions

Bob Niemi has served as the Deputy Superintendent for Consumer Finance since April, 2012. The Consumer Finance Section regulates non-depository consumer finance companies in Ohio covering 16 different licensing platforms. Bob joined the Division as a veteran of the mortgage field with over 23 years' experience of mortgage management at all levels of the industry. He has worked for both depository and non-depository lenders, and has held regional and national positions with various mortgage associations. His time with the Division is highlighted by the focus on quality service to the Division's regulated industries as well as education of the Consumer Finance team.



Bob is the former executive director of the Ohio Mortgage Bankers Association and has first-hand knowledge of the mortgage licensing process, including being a licensed loan originator by the Division and an approved NMLS mortgage instructor. Bob's commitment to housing is shown by his participation with numerous industry boards, including the American Association of Residential Mortgage Regulators, Columbus Housing Partnership, Save Our Homes Task

Force, Ohio Foreclosure Prevention Task Force and was recently named the NMLS Mortgage Testing and Education Board.

Bob is a graduate of Western Illinois University, enjoys officiating football at the high school and college levels, and serves as a board member of the Central Ohio Football Officials Association.