



MORTGAGE BANKERS ASSOCIATION

Activity Related to State Licensing Flexibility/Remote Work Policies

2020-2024

- **May 28, 2024:** Nevada Mortgage Lenders Association and MBA submit [joint comments](#) in response to Nevada's [proposed remote work regulations](#).
- **April 29, 2024:** Oklahoma Governor Stitt signs [SB 1492](#), allowing remote work for MLOs.
- **April 26, 2024:** Nevada releases [proposed remote work regulations](#).
- **April 10, 2024:** Iowa Governor Reynolds signs [HF 2392](#) allowing remote work for MLOs.
- **March 26, 2024:** West Virginia Governor Justice signed [SB 613](#) which allows MLOs to work at alternative locations for "limited periods of time."
- **February 8, 2024:** Iowa introduces [HF 2392](#), which allows MLOs to work remotely.
- **January 31, 2024:** West Virginia introduced [SB 613](#), House companion bill, [HB 5419](#), was introduced February 2nd. These bills would allow MLOs to work remotely.
- **December 15, 2023:** Oklahoma introduced [SB 1492](#). Would amend law to allow MLOs to work from a remote location.
- **June 30, 2023:** Illinois Governor Pritzker signed [HB 2325](#), enacting remote work provisions for IL licensed MLOs.
- **June 15, 2023:** Nevada Governor signs [SB 355](#), legislation that includes language to permit remote work for MLOs. The language used in SB 355 was the original text from the stand alone bill AB 298.
- **June 9, 2023:** Illinois legislature passes legislation [HB 2325](#), which includes provisions to allow MLOs to work remotely. The bill awaits Governor action which is expected by the end of the summer.
- **June 6, 2023:** Nebraska remote work language added to larger banking provision bill ([LB 92](#)) is enacted. This bill includes language to allow the Nebraska Department of

Banking and Finance to promulgate rules to permit remote work. Further details of how remote work will be permitted will be included in the rulemaking.

- **May 24, 2023:** Florida Governor Ron DeSantis signs remote work legislation ([HB 1185](#)). This bill has an effective date of 7/1/2023.
- **May 4, 2023:** Florida legislature approves legislation ([HB 1185](#)) permitting remote work for licensed MLOs. Legislation awaits the signature of Governor Ron DeSantis.
- **March 26, 2023:** Virginia Governor signs bill ([HB-2389](#)) to enact remote work in the Commonwealth.
- **March 14, 2023:** Nevada Assembly introduces legislation ([AB 284](#)) to allow the business of mortgage companies to be conducted from a remote location under certain circumstances.
- **March 7, 2023:** Virginia Senate passes legislation ([HB 2389](#)) to revise remote location requirements for mortgage lending and brokerage entities, as well as independent contractors.
- **March 1, 2023:** Florida legislation ([SB 1398/ HB 1185](#)) permitting remote work for licensed MLOs introduced. See section 1 on page 3.
- **February 27, 2023:** California DFPI [issues](#) guidance to clarify position on remote work and thus permitting it.
- **February 17 2023:** Illinois [HB 3487](#) introduced. Would amend law to allow MLOs to work from a remote location (see paragraph (bbb) on page 26).
- **February 16, 2023:** Montana enacts legislation ([HB 30](#)) to permit remote work.
- **January 17, 2023:** Bill ([HB2389](#)) permitting remote work introduced in Virginia Legislature.
- **January 10, 2023:** Nebraska Legislature introduces bill ([LB214](#)) to give the Nebraska Department of Banking and Finance the authority to promulgate rules allowing remote work. (Provisions in this measure were added to LB 92, enacted June 6, 2023).
- **November 23, 2022:** Washington D.C. Department of Insurance Securities and Banking (DISB) [issued](#) a bulletin that outlines their guidance for mortgage loan originators (MLOs) to work away from a licensed branch location.
- **December 2, 2022:** Bill ([HB-30](#), see section 7) introduced in Montana contains remote work authorization.

- **September 20, 2022:** Oregon Department of Consumer and Business Services Finance and Securities Regulation Promulgates [Rules](#) to Permit Remote Work. Effective October 1, 2022.
- **June 29, 2022:** Rhode Island enacts remote work legislation ([H7881](#)) in state.
- **June 14, 2022:** Ohio Governor DeWine signs legislation ([S 264](#)) to permit remote work.
- **June 7, 2022:** American Association of Residential Mortgage Regulators (AARMR) [releases](#) "Best Practices for Permitting Employees to Work Remotely" guidance. Document provides state regulators with principles for implementing remote work policies for mortgage loan originators (MLOs).
- **June 1, 2022:** Wyoming Division of Banking [issues](#) memo stating their position on regulated activities happening away from a licensed location.
- **April 25, 2022:** Kansas Governor signs bill ([HB 2568](#)) to permanently permit remote work.
- **April 8, 2022:** Kentucky Governor Andy Beshear signs legislation ([HB 643](#)) to allow MLOs to work remotely.
- **April 8, 2022:** Tennessee Legislation ([HB 2304](#)) to allow remote work becomes law.
- **March 18, 2022:** South Dakota Governor signs legislation ([HB 1271](#)) to allow remote work.
- **March 16, 2022:** Oklahoma DOCC [extends](#) remote work guidance to December 31, 2022.
- **February 28, 2022:** MBA of Arkansas sends [letter](#) to National Governors Association Chair, Asa Hutchinson, urging him to promote remote work to his colleagues.
- **February 3, 2022:** Pennsylvania Governor Wolf signs legislation ([HB1588](#)) that permits MLOs to work away from a licensed branch location.
- **January 31, 2022:** Kobie Pruitt, former MBA Director of State Government Affairs, [testifies](#) in support of Kansas remote work legislation ([HB 2568](#)) that is consistent with MBA model state law and regulations.
- **January 1, 2022:** Idaho Department of Finance [issued](#) guidance that permits remote work.

- **December 29, 2021:** West Virginia DFI [extends](#) remote work guidance to June 1, 2022.
- **December 8, 2021:** Rhode Island Department of Business Regulation [makes](#) August remote work guidance permanent.
- **November 4, 2021:** Texas [implements](#) remote work guidance.
- **October 14, 2021:** South Dakota [extends](#) interim guidance to June 30, 2022.
- **August 23, 2021:** Washington postpones final rules to implement [new law](#), extending interim guidance to permit remote work until end of 2021.
- **August 6, 2021:** Wisconsin Department of Financial Services (DFI) [extends](#) remote work guidance, effective October 15, 2021. Important Note: "The mortgage banker, broker, or registered entity sponsoring the mortgage loan originator must notify the Division by sending an email to DFIMortgageBanking@wi.gov. No response will be issued to the email submission due to the no-action position."
- **July 29, 2021:** New Hampshire Banking Department [clarifies](#) position on remote work.
- **July 26, 2021:** Iowa Division of Banking [issues](#) guidance to allow remote work.
- **July 12, 2021:** Massachusetts Office of Consumer Affairs and Business Regulation released [written guidance](#) indefinitely extending remote work flexibilities for licensed staff of nonbank lenders. The Division also clarified that licensed MLOs are not required to live within a certain distance of a branch office.
- **July 1, 2021:** Connecticut Banking Department [issues](#) remote work guidance.
- **June 29, 2021:** MBA [urges](#) state mortgage regulator and governor associations to collaborate on extending MLO remote work flexibilities.
- **June 24, 2021:** Pennsylvania bill enabling remote work has been [referred](#) to the House Banking and Insurance Committee.
- **June 23, 2021:** Connecticut Governor [signs](#) senate omnibus bill with language that orders banking commissioner to establish remote work processes.
- **June 17, 2021:** Rhode Island House [passes](#) legislation that would allow remote work flexibilities.

- **June 9, 2021:** Kansas OMBA [announces](#) that it will extend remote work guidance through July 1, 2022, committing to working with the legislature to make guidance permanent.
- **May 12, 2021:** Vermont [enacts](#) legislation permitting remote work.
- **April 9, 2021:** Maryland adopts rules allowing remote work as proposed on January 29, 2021 (see below).
- **April 7, 2021:** Washington Governor [signs](#) legislation to provide remote work flexibilities.
- **March 21, 2021:** Arkansas [passes](#) legislation that enables the secretary of state to promulgate rules allowing remote work.
- **February 26, 2021:** MBA and MMBBA [comment](#) on Maryland Department of Labor's proposed rules for remote work.
- **February 17, 2021:** [MBANow](#) discussion of MBA's new model bill and regulation to broadly modernize state licensing requirements for state-licensed companies and their licensed staff.
- **February 16, 2021:** MBA Newslink, "[MBA Launches Licensing Flexibility Campaign with State Partners](#)"
- **January 29, 2021:** Maryland Commissioner of Financial Regulation [proposes](#) remote work regulation.
- **January 28, 2021:** MBA hosts meeting to discuss remote work campaign for state partners.
- **January 19, 2021:** Legislation [introduced](#) in Arkansas would give the state regulator authority to promulgate rules.
- **January 11, 2021:** Washington [introduces](#) legislation to allow licensed MLOs to work from home.
- **January 1, 2021:** Nebraska [extends](#) remote work guidance through December 31, 2021.
- **December 15, 2020:** Minnesota Commerce Department [issues](#) sweeping "Non-Depository Financial Institution Telework Guidance."
- **October 15, 2020:** MBA campaign message to state and local associations, seeking work-from-home policy extensions.

- **August 25, 2020:** Conference of State Bank Supervisors Non-Depository Supervisory Committee releases [memorandum](#) urging licensing flexibility.
- **July 24, 2020:** MBA penned a [letter](#) to CSBS on remote work flexibility for state licensees.