



State Licensee Work From Home Authorization

Key
General
Mortgage Lending
Vehicle Finance
Traditional Installment Lending

State	Notes	Status	AFSA Letter	Written Response from State*
Alabama State Banking Department Memorandum	The department requests licensees notify the department of any circumstances that require the closure, relocation, or remote work program. The department reminds licensees that compliance with all laws and regulations, including data security standards, must be maintained.	03/12/20 – issued, no expiration given	July 29, 2020	
Alaska Division of Banking and Securities	The division will not take administrative or other punitive action against a licensed MLO or the sponsoring licensed company if the MLO conducts activities requiring licensure from home.	No issue date given, effective during state of emergency	July 27, 2020	
Arizona	No WFH Guidance		May 28, 2020	
Arkansas Securities Department Interim Regulatory Guidance Extension	The guidance allows employees of licensed mortgage loan companies to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/13/20 – issued, 03/24/21 - updated, effective until 07/31/21	July 27, 2020	
California Department of Business Oversight Guidance	The department is taking a no-action position against licensees licensed under the California Finance Law and Residential Mortgage Act for having their employees work from home, as long as they abide by certain requirements. Employees are not allowed to keep physical business records or meet with customers at home.	03/21/20 – issued, effective until end of state of emergency	July 8, 2020	
Colorado Department of Law Guidance	The UCCC Administrator does not intend to take administrative, disciplinary, or enforcement action against licensees that allow employees to work from home, even if the home is not licensed as a branch location.	03/20 – issued, effective until end of state of emergency	July 31, 2020	
Colorado Division of Real Estate Guidance	The State of Colorado does not license mortgage companies, which are only required to register with the NMLS. Therefore, the Colorado Board of Mortgage Loan Originators has stated it has no requirements concerning the location of where a mortgage company is doing business in Colorado, as long as they are operating legally in the state in accordance with standards determined and administered by the Colorado Secretary of State.	03/16/20 – issued, no expiration (evergreen)	No letter needed - there is no location requirements for mortgage companies	

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Connecticut Department of Banking No-Action Position	The guidance allows employees of consumer credit licensees to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements	06/19/20 – issued, effective until 06/30/21	July 1, 2020	
Connecticut Department of Banking Permanent Remote Work Guidance	The guidance allows employees of licensees to work from a remote location without branch licensure on a permanent basis.	07/01/21 – issued		
Delaware	No WFH Guidance		July 24, 2020	
District of Columbia Department of Insurance, Securities and Banking Order	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch.	03/27/20 – issued, effective until end of state of emergency	August 4, 2020	
Florida Office of Financial Regulation Guidance	The guidance allows employees of mortgage loan originators to work from home, as long as they do not conduct business in a manner requiring their home to be licensed as a branch office. For other licensees, the OFR asks licensees to review relevant statutes and rules to ensure the employee's home does not require licensure.	03/20 – issued, no expiration given	August 4, 2020	
Georgia Department of Banking and Finance	No WFH Guidance. Regulation of installment lenders was transferred from the Office of the Insurance Commissioner to DBF.		August 10, 2020	
Georgia Office of Insurance and Safety Fire Commissioner Directive 20-EX-6	The guidance suspends the requirement that loans be made only at the physical location of an industrial loan licensee's office and the requirement for licensees' offices to be open to receive payments. Effective 07/01/20, the regulation of installment loans is transferred to the Department of Banking and Finance	03/25/20 – issued	Regulation transferred to Dept. of Banking & Finance. AFSA sent a letter to the to Dept. of Banking & Finance instead.	
Hawaii Division of Financial Institutions Guidance	The DFI states that Hawaii statutes allow for a Hawaii financial institution to temporarily close or relocate a branch or agency office in the event of an emergency or for other good cause. The guidance also notes that Hawaii statutes do not restrict a licensed mortgage loan originators from working at "locations necessary to conduct lawful business".	10/02/21 - updated, effective until expiration of county state of emergency	August 13, 2020	
Idaho Department of Finance Guidance	The guidance allows employees of licensees to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/12/20 – issued, 03/31/21 - updated, effective until 12/31/21	July 8, 2020	

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Illinois Division of Financial Institutions Guidance	<p>The guidance allows licensees licensed under Consumer Installment Loan Act, Payday Loan Reform Act, or Sales Finance Agency Act to close their offices if they notify the division one business day before closure.</p> <p>If any payment(s) shall be due on any obligations to a licensee on any closed day, then the payment shall be considered, for all purposes including the computation of interest or charges, as having been received on the closed day, if the payment is received, whether through the mail or otherwise, at any time before the close of business on the 30th calendar day following the last closed day.</p>	03/27/20 – issued, no expiration date (assumed end of state of emergency)	July 9, 2020	
Indiana Department of Financial Institutions Guidance	<p>The department stated that it does not license mortgage branch locations, and it does not have rules or requirements that would restrict a Mortgage Lending Licensee’s ability to decide where employees are permitted to work, or otherwise restrict an individual DFI-licensed MLO’s ability to work from home.</p> <p>It also notes that Indiana law does not require that Indiana DFI be informed of any change to MLO work locations due to the impact of COVID-19.</p>	03/20/20 – issued	July 13, 2020	The Indiana DFI replied to AFSA on 07/15 (linked) that employees from all licensees can work from home without a branch license, not just mortgage licensees.
Indiana Secretary of State Compliance Alert	<p>The Secretary of State noted that the securities commissioner would not consider a temporary arrangement where an employee works from home during the COVID-19 outbreak to require licensure as a branch office.</p> <p>This guidance affects mortgage loan brokers and collection agencies, which does not include AFSA members.</p>	03/24/20 – issued	No letter needed - AFSA members are not licensed by SOS.	
Iowa Division of Banking Permanent Remote Work Guidance	The guidance allows employees of licensees to work from home, even if the home location is not a licensed branch, as long as they abide by certain requirements.	07/26/21 – issued		
Iowa Division of Banking Regulatory Guidance	The guidance allows employees of licensed mortgage loan companies and industrial loan licensees to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/18/20 – issued	July 27, 2020	
Kansas Office of the State Bank Commissioner Guidance	The guidance allows employees of Kansas Licensed Mortgage Companies, Mortgage Loan Originators, Supervised Loan Licensees, Credit Services Organizations, Money Transmitters, and Credit Notification Registrants to work from home.	03/16/20 – issued, effective until 06/30/21 (updated 12/18/20)	June 25, 2020	
Kansas Office of the State Bank Commissioner Guidance	The OSBC intends to allow employees of licensees to work remotely permanently, and is issuing guidance to extend temporary remote work authorization until 2022 in order to serve as a bridge until there is a legislative fix in the 2022 session to codify remote work into KS law.	06/30/21 – issued, effective until 07/01/22		
Kentucky Department of Financial Institutions Guidance	The department will not take actions against regulated non-depository entities for allowing workers to telework as long as customer information is protected and secure.	03/24/20 – issued, 06/05/20 – updated		
Louisiana Office of Financial Institutions Advisory	The office is granting licensed lenders the authority to temporarily close licensed locations or to temporarily close and/or relocate some or all of the operations, services, and products of a closed location to another location or locations within the state.	03/18/20 – issued, effective until end of state of emergency (extended on 07/24)	June 25, 2020	

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Louisiana Office of Financial Institutions Advisory	The office is granting licensed mortgage loan originators the authority to temporarily close licensed locations or to temporarily close and/or relocate some or all of the operations, services, and products of a closed location to another location or locations within the state, and allow employees to work from home.	03/18/20 – issued, effective until end of state of emergency (extended on 07/24)	June 25, 2020	
Maine Bureau of Consumer Credit Guidance	The office is granting licensed mortgage loan originators the authority to temporarily close licensed locations or to temporarily close and/or relocate some or all of the operations, services, and products of a closed location to another location or locations within the state, and allow employees to work from home.	06/18/20 – issued, 09/22/21 - updated, effective until 12/31/21	June 25, 2020	
Maryland Office of the Commissioner of Financial Regulation Guidance	<p>The guidance states that employees of licensed mortgage loan originators and servicers may take a loan application or offer or negotiate terms of a mortgage loan from an unlicensed location, as long as they abide by certain requirements.</p> <p>This authorization is permanent by statute, not just for the state of emergency.</p> <p>It also allows mortgage loan originators to request an extension for the licensee's examination and/or manager's questionnaire if the licensee's office is affected by a quarantine order.</p>	03/13/20 – issued, no expiration	July 17, 2020	The Office of the Commissioner of Financial Regulation issued emergency rules (linked) on 01/22/21 authorizing remote work for 6 months. The rules were published in the Maryland Register on 01/29/21. The office finalized permanent rules before the emergency rules expired.
Maryland Office of the Commissioner of Financial Regulation Rules	The rules allow employees of licensees to work remotely without branch licensure on a permanent basis.	4/19/21 – finalized		
Massachusetts Division of Banks Guidance	<p>The division encourages all licensees to use a common sense approach. The Division does not require mortgage loan originator's homes to be licensed as a branch as long as they do not advertise the home as an office and do not meet consumers at their home.</p> <p>The Division would also permit all other licensees to work from home, provided the arrangement is feasible for their business model and license type, that it is not advertised as an office, and that the licensee does not meet consumers at their home.</p>	03/11/20 – issued, effective until end of state of emergency	July 30, 2020	
Massachusetts Division of Banks Permanent Guidance	The Division of Banks will allow employees of licensees to work remotely without branch licensure on a permanent basis.	7/12/21 – issued		
Michigan	No WFH Guidance		July 27, 2020	
Minnesota Commerce Department Debt Collection Guidance	The department will not take action against any debt collection agency licensee who allows their individual registered collectors to temporarily work from home as a precautionary measure and pursuant to Governor Walz's Executive Orders	05/15/20 – issued, effective until 30 days after the end of the SOE		

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Minnesota Commerce Department Mortgage Guidance	The department is allowing employees of licensed mortgage loan originators to work from home, as long as they abide by data security requirements, do not meet with customers at home, and do not maintain physical records. The department also outlined procedures to close a Minnesota branch office.	03/17/20 – issued, effective until end of state of emergency	July 1, 2020	
Minnesota Commerce Department Non-Depository Guidance	The department is allowing employees of licensed non-depository financial institutions to work from home, as long as they abide by data security requirements, do not meet with customers at home, and do not maintain physical records.	03/18/20 – issued, effective until end of state of emergency	July 1, 2020	
Minnesota Commerce Department Permanent Non-Depository Guidance	The Department of Commerce will allow employees of mortgage, money services, and consumer credit licensees to work remotely without branch licensure on a permanent basis.	12/28/20 – issued		
Minnesota HF 6 / Ch. 4	The law allows employees of collection agency licensees to work remotely until May 31, 2022	6/26/21 – signed by governor. Effective 06/27/21 - 05/31/22		
Mississippi Department of Banking and Consumer Finance Guidance	The guidance states consumer finance licensees must notify the department of any circumstances caused by the pandemic, including staffing issues, the closure, relocation, or remote work program and any efforts taken to work with customers. It also states the department is discontinuing onsite examinations The department issued guidance on 05/04/21 (linked) stating that it will rescind the guidance effective 07/02/21.	03/14/20 – issued, effective until 07/02/21	July 24, 2020	
Mississippi Department of Banking and Consumer Finance Guidance	The guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements. The department issued guidance on 06/02/21 (linked) stating that it will rescind the guidance effective 08/02/21.	03/14/20 – issued, effective until 08/02/21	July 24, 2020	The department replied to AFSA on 07/31/20 (linked) stating that they have no plans to permanently allow licensees to work remotely or conduct licensable activities remotely.
Missouri Division of Finance Memorandum	The division advises regulated entities to notify the division of any schedule or service changes.	03/16/20 – issued, effective until end of state of emergency	July 30, 2020	The division sent a letter to AFSA dated 08/10 (pdf of letter linked) stating that the division cannot provide approval or confirmation that permanent work from home is permitted. They believe a revision to the applicable statutes would likely be required.
Montana Division of Banking and Financial Institutions Guidance	The guidance allows employees of non-depository licensees to work from home, even if the home location is not a licensed branch.	03/12/20 – issued, no expiration given	July 27, 2020	

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Nebraska Department of Banking and Finance Guidance	<p>The Department will continue to temporarily allow Nebraska licensed, and sponsored, mortgage loan originators, loan processors, under-writers, and any staff involved in any and all loan origination activity to work from an unlicensed branch, including a home office, as long as the regular licensed branch location a MLO would normally work from is subject to any COVID-19 related State, County, or Municipal directed health measure, health order, executive order, or other similar government directive, that prevents them from physically attending their regular licensed branch location.</p> <p>Licensed Mortgage Bankers who have any staff involved in any and all loan origination activity working from an unlicensed location, due to such an order of directive, must submit an updated list of those employees to the Department on, or before, March 1, June 1, September 1, and at renewal, in 2021.</p>	03/12/20 – issued, effective until 12/31/21	August 4, 2020	The department sent a letter to AFSA (linked) stating that they believe branch licensing provides licensees adequate flexibility.
Nevada Financial Institutions Division Guidance	<p>The division is allowing employees of collection agency licensees and registrants to work from home, as long as employees follow certain data security requirements.</p> <p>The NFID states that it will not extend the guidance past July.</p>	09/18/20 – issued, effective until 07/31/21 (extended)		
Nevada Financial Institutions Division Guidance re: Working with Customers	<p>The division is encouraging licensees to notify the FID and their customers of temporary closure of an institution's facilities and the availability of any alternative service options as soon as practical.</p> <p>The guidance does not explicitly state if telework is an "alternative service option."</p>	03/16/20 – issued, effective until 05/31/20 (expired)	July 22, 2020	
Nevada Mortgage Lending Division Guidance Extension	<p>This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they comply with data security requirements.</p> <p>The most recent guidance states that remote work authorization will not be extended past June 30.</p>	03/13/20 – issued, 03/15/21 – updated, effective until 6/30/21	July 22, 2020	The MLD & FID sent a joint response to AFSA on 07/28 (linked) stating that current statutes require in-state principal brick and mortar office requirements
New Hampshire Banking Department Guidance	The guidance allows employees of mortgage loan originators to work from home, provided they comply with the certain statutory requirements.	03/13/20 – issued, no expiration given	August 4, 2020	
New Hampshire Banking Department Permanent Guidance	The guidance provides permanent authorization for employees of mortgage loan originators to work remotely, provided they follow data security and other requirements	7/30/21 – issued		
New Jersey Department of Banking and Insurance Bulletin	The department is taking a no action position regarding employees of licensees working from home.	03/19/20 – issued, 05/28 - updated, effective until end of state of emergency	July 30, 2020	
New Mexico Regulation and Licensing Department Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they comply with data security requirements.	05/28/20 – issued, effective until 12/31/20 (updated 8/31/20)	July 23, 2020	
New Mexico Regulation and Licensing Department Guidance	Unless otherwise prohibited by law, the FID is authorizing the option of telework/remote work at a non-licensed branch for employees of FID chartered, certified, and/or licensed financial institutions on a permanent basis.	11/23/20 – issued		

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New York Department of Financial Services Order	The department is allowing employees of licensees to work remotely without notification or branch licensure as long as they abide by data security standards and do not meet with customers at their residence.	03/12/20 – issued, effective until revoked	July 30, 2020	
North Carolina Commissioner of Banks Memo	The COB is encouraging regulated entities to inform them of any changes of operations of services. The guidance does not explicitly state if telework is allowed.	03/17/20 – issued, no end date given	August 13, 2020	The Office of the Commissioner of Banks responded to AFSA on 09/09 with a letter dated 09/02 (linked) stating that licensees are generally permitted to conduct many activities remotely before the pandemic, and remote work may continue provided policies and procedures are in place to safeguard customer data and ensure effective oversight of business activities.
North Dakota Department of Financial Institutions COVID-19 Response	The department is allowing employees of licensees to work remotely without notification or branch licensure as long as the location is not held open to the public as a place of business.	03/05/20 – issued, no expiration given	August 4, 2020	Department replied to AFSA on 11/03 stating that licensees could perform remote work before the pandemic and expect that will continue after the pandemic has passed.
Ohio Department of Commerce Guidance	Ohio law permits work from home for Mortgage Loan Originators so long as they are overseen by a registered or exempt company and do not engage in activities that would not "lead their home office to be classified as a branch office of the company." Loan officers working for a company licensed under the Consumer Installment Loan Act or General Loan Law may make loans via the internet and phone while working from home during the state of emergency.	03/20/20 – issued, expired at end of SOE	August 10, 2020	
Oklahoma Department of Consumer Credit Guidance	This guidance allows employees of regulated entities and licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they comply with data security requirements. The department is also expediting address changes of licensed locations and will waive any fees associated with such change in the event that the original location is compromised and/or undergoing decontamination procedures.	03/13/20 – issued, 09/21/21 - updated Effective until 12/31/21	August 31, 2020 (VF & ML)	August 31, 2020 (TIL)
Oregon Division of Financial Regulation Guidance	This guidance allows employees of regulated entities to work from home, even if the home location is not a licensed branch, as long as they comply with data security requirements. Consumers may not visit a employee's home for business purposes, unless the home location is licensed.	03/12- issued, 04/20 - revised, effective until revoked	July 23, 2020	

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Pennsylvania Department of Banking and Securities Statement	The Department of Banking and Securities will not take exception to licensees and registrants working from alternate site locations, whether licensed or not, only while the Commonwealth of Pennsylvania is under a Proclamation of Disaster Emergency.	issue date not given, effective until end of state of emergency	July 30, 2020	
Rhode Island Department of Business Regulation Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements. If the employee's home is not a licensed branch home, they may not have consumers come to the home.	03/13/20 – issued, 03/29/21 – updated, effective until 30 days after state of emergency	August 4, 2020	
South Carolina Consumer Finance Division Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements. The FID & DCA guidance are identical.	09/18/20 – issued, effective until 06/30/20	July 6, 2020	
South Carolina Consumer Finance Division Guidance	New guidance from the Consumer Finance Division states that employees of licensees cannot work remotely without a branch license.	02/18/21 - issued	July 6, 2020	
South Carolina Department of Consumer Affairs Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements. The guidance is effective until rescinded, and the Department will provide 15 days notice before rescission.	07/30/20 – issued, effective until rescinded	July 3, 2020	
South Dakota Division of Banking Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/12/20 – issued, effective until 12/31/21	June 25, 2020	The department replied to AFSA on 09/24 (response linked) stating that permanent remote work authorization will require statutory change.
Tennessee Department of Financial Institutions Guidance	The department is allowing employees of non-depository financial institutions to work from home. Employees must abide by data security requirements and must not store physical records at home Consumers may not visit a employee's home for business purposes.	03/23/20 – issued, no expiration given	July 27, 2020	
Texas Department of Savings and Mortgage Lending Guidance	The department is allowing licensed mortgage loan originators to work from home for otherwise unlicensed locations, as long as they abide to data security requirements. Customers are not allowed to go to an employee's home.	03/20 – issued, effective until end of state of emergency or until terminated, whichever is earlier	June 25, 2020	

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Texas HB 3510	Effective September 1, 2021, the bill allows employees of companies licensed by the Texas Finance Commission (including vehicle finance, traditional installment lenders, and mortgage lenders) to work remotely without branch licensure.	06/14/21 – signed by governor, effective 09/01/21		
Texas Office of the Consumer Credit Commissioner (OCCC) Advisory Bulletin B20-2	The OCCC is allowing regulated lenders to work from home for otherwise unlicensed locations, as long as they abide to data security requirements. Licensees may not keep physical business (to include vehicle titles) records at a location other than a licensed location.	03/17/20 – issued, 06/17/21 - revised, effective until 08/31/21	June 25, 2020	
Texas Office of the Consumer Credit Commissioner (OCCC) Advisory Bulletin B20-6	The OCCC is allowing motor vehicle sales finance licensees to work from home for otherwise unlicensed locations, as long as they abide to data security requirements. Licensees may not keep physical business (to include vehicle titles) records at a location other than a licensed location.	03/17/20 – issued, 06/17/21 - revised, effective until 08/31/21	June 25, 2020	
Utah Division of Real Estate Guidance	The division notes that there is no prohibition for Utah mortgage loan originators working from home offices. They require that any Utah mortgage loan originator that is not working at a licensed Utah branch be linked on the NMLS to the entity location.	03/20/20 – issued, does not expire	No letter needed - licensees can work remotely due to lack of prohibition stating otherwise.	
Vermont Department of Financial Regulation Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/13/20 – issued , effective until end of state of emergency	August 4, 2020	
Vermont SB 88 / Act 95	SB 88 / Act 95 allows employees of mortgage lenders to work from home permanently, provided certain guidelines are met.	05/12/21 – issued, effective immediately		
Virginia Bureau of Financial Institutions Policy Statement	The bureau will take extraordinary circumstances into account and will accommodate efforts made by licensees to minimize service disruptions. The guidance does not explicitly state if telework is allowed.	Does not specify date of issuance	July 2, 2020	The department replied to AFSA on 11/10 (linked) stating that permanent work from home authorization would require statutory change
Washington SB 5077 / Ch. 15	The bill will allow permanent WFH authorization for licensed mortgage loan originators effective 07/25/21.	04/07/21 – signed by governor, effective 07/25/21		
Washington Department of Financial Institutions Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	Guidance: 03/05/20 – issued, 01/29/20 - updated, effective until 12/31/21	July 30, 2020	
West Virginia Division of Financial Institutions Guidance	The division is allowing employees of regulated entities temporarily to work from home or some other remote location approved by the financial institution, whether located in West Virginia or another state.	03/13/20 – issued, effective until 12/31/21 (extended, date not listed on guidance but is available on Dept. website)	July 1, 2020	

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Wisconsin Department of Financial Institutions Mortgage Guidance	<p>The guidance allows employees of licensed mortgage loan originators to work remotely on a permanent basis.</p> <p>Statutory law still requires that the office must be located within 100 miles of the mortgage loan originator's residence. If the assigned office is farther away than the statute allows, then the mortgage loan originator must license their residence with the division as a branch office.</p>	<p>8/6/21 – issued, 10/06/21 – effective</p> <p>Temporary no-action position is extended to cover the gap.</p>		
Wisconsin Department of Financial Institutions No-Action Position	<p>The department has stated it is working to work with non-mortgage licensees who are taking who are taking measures in response to the outbreak of COVID-19 that involve relocating employees or licensable activities. Specific requests may be submitted for approval to dfi_lfs@wi.gov.</p> <p>In communications with AFSA members, the department requested that licensees submit an update in 60 days if there is a continued need to relocate employees or licensable activities.</p>	<p>Does not specify date of issuance, effective until withdrawn</p>	August 21, 2020	
Wisconsin Department of Financial Institutions No-action Position	<p>The Division will take a no-action position concerning a licensed mortgage loan originator working from a location that is not a licensed or registered office or branch office effective immediately, upon compliance with all of the following criteria.</p>	<p>Does not specify date of issuance, effective until withdrawn</p>	August 21, 2020	<p>The department sent a letter to AFSA on 11/20 (linked) stating that additional evidence and experience are needed before the Department can confidently conclude that expanded remote work by licensees has not created new or materially greater risks to the public.</p>
Wyoming	No WFH Guidance		August 4, 2020	

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