

Policy on Complaint Resolution Between Students and NMLS Approved Course Providers

Purpose

The purpose of this policy is to outline how NMLS will deal with a complaint that may arise between a student and an NMLS approved course provider.

Background and Reason for the Policy

While the National Mortgage Licensing System and Registry (NMLS) hopes that every exchange between a student and a course provider will be a positive one, it is inevitable that at some point a student will encounter a problem and will feel the need to levy a complaint. And while the general policy will always be for the student to attempt to resolve any problem with the course provider on their own, there will be those occasions in which the student feels they have little recourse but to appeal to NMLS for resolution. As such, this policy outlines how NMLS will deal with such complaints.

Definition of Complaint

NMLS defines a complaint as a “significant expression of dissatisfaction” by an individual, group of individuals, agency, regulator, or association against a particular NMLS approved course provider.

NMLS Concerns Regarding Student Complaints

As a condition of being approved to offer courses, NMLS expects course providers to offer their courses in accordance with NMLS policies and standards and to conduct business according to the laws and regulations required for doing business in their respective state(s) and/or jurisdiction. When NMLS receives a student complaint it will seek, in addition to resolution, to answer two primary questions:

1. **Is the Problem Systemic:** is the complaint a result of a systemic problem derived from policies or processes that are lacking, weak, or non-functioning?
2. **Is the Complaint Frequent:** is the complaint reoccurring either in its nature or with a specific course provider?

If the complaint is a result of a systemic problem, then NMLS will work to correct the problem either through the implementation of new policies/procedures or through the refinement of existing policies and/or procedures. It will then monitor to ensure no additional complaints are received. In a situation where a complaint is frequent and/or is repeatedly levied against a particular course provider, NMLS will notify and work with that course provider to address the complaint and will seek to come to a problem resolution. If the course provider fails to address the complaint or is unwilling to resolve

the problem, NMLS will take whatever action it feels is appropriate, up to and including, suspending or terminating the provider's "NMLS Approved" status.

NMLS Process for Dealing with Complaints

The NMLS has instituted the following process for dealing with complaints:

1. Within ten (10) business days of receipt of a complaint, NMLS will notify the complainant via either e-mail or U.S. mail that it has received the complaint and that it is investigating the matter.
2. If the complaint is against a specific course provider, the course provider will also be notified of the complaint via e-mail or U.S. mail. As appropriate, the NMLS may offer suggestions for how to resolve the complaint so that the matter can be brought to a close as soon as possible.
3. If, within fifteen (15) business days from the date of notification, the course provider is unable or unwilling to resolve the problem, NMLS will, as necessary, seek additional information from the complainant and/or the course provider and will attempt to mediate and resolve the problem. If, within five (5) business days the complainant and/or the course provider are unresponsive and/or uncooperative to the request for additional information the NMLS reserves the right to take whatever unilateral action it may deem appropriate.
4. Upon receiving all relevant information, NMLS will thoroughly investigate the complaint and will decide on a course of action. Upon making its decision, NMLS will notify both the complainant and course provider in writing of its decision regarding how to deal with the complaint which may include:
 - a. Determining that the complaint has been resolved to the satisfaction of the complainant.
 - b. Dismissing the complaint.
 - c. Notifying the course provider that it is in violation of NMLS policies and requesting that they immediately correct the violation or risk having their "NMLS Approved" status suspended or revoked.

Decision Appeal Process

If a course provider feels an action take by NMLS is excessive or wrong, the course provider may appeal the decision to the NMLS Testing & Education Committee. Any decision make by the NMLS Testing & Education Committee will be deemed final.