



State Agency Communication/Guidance on Coronavirus/COVID-19

As the Coronavirus/COVID-19 situation develops and state agencies send communication/guidance to licensees, information will be shared on this page. If you are unsure how to operate during the Coronavirus/COVID-19 situation, please review the state agency websites and any guidance provided below. If you have additional questions, see the [State Agency Contacts](#) page for your agency's contact information. Make sure to stay safe and informed by visiting the [CDC's Coronavirus page](#).

New or updated links are highlighted in yellow.

Agency Home Page	Guidance/Communication ¹
Alaska Department of Commerce, Community & Economic Development	Coronavirus message – Updated 3/15/20
Alabama State Banking Department	<ul style="list-style-type: none"> • Pandemic Planning • 4/29/20 Memorandum
Alabama Securities Commission	-
Arkansas Securities Department	<ul style="list-style-type: none"> • Interim Reg. Deadline Guidance - 4/1/20 • MLO & Mortgage Company Practices Interim Regulatory Guidance as of 3/24/21 (Through 7/31/21) • State Bill 149 - To Provide a Process to Allow a Loan Officer to Work Remotely
Arizona Dept. of Insurance and Financial Institutions	-
California Department of Business Oversight	Guidance to Escrow Agents, Finance Lenders & Servicers, Student Loan Servicers, Residential Mortgage Lenders & Servicers, & Mortgage Loan Originators
California Department of Real Estate - COVID-19 page	<ul style="list-style-type: none"> • FAQs for Licensing Processes & Business Practices • Alert - Canceled Exams through 4/30/20
Colorado Department of Regulatory Agencies- Department of Real Estate	Division Advisory
Connecticut Department of Banking	<ul style="list-style-type: none"> • Order Establishing Requirements for Conducting Business from a Remote Office Location - 7-1-2021
District of Columbia Department of Insurance, Securities and Banking Bureau	<ul style="list-style-type: none"> • Order in response to COVID-19 • FAQs Residential Commercial Mortgage Deferment Program
Delaware Office of the State Bank Commissioner	Guidance Issued by the Governor's Office
Florida Office of Financial Regulation	Emergency Order
Georgia Department of Banking and Finance	-
Guam Department of Revenue and Taxation	-

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Hawaii Division of Financial Institutions	<ul style="list-style-type: none"> • Interim Regulatory Guidance - Reduction in Branch Office Hours – 10/02/20 Update
Iowa Division of Banking	<ul style="list-style-type: none"> • Work Remote Guidance – 7/26/2021
Idaho Department of Finance	<ul style="list-style-type: none"> • Temporary Regulatory Guidance Extension - 3/31/21 – Extension of Guidance until December 31, 2021 • 3/26/20 Update <ul style="list-style-type: none"> ○ For Mtg. Broker/Lender, MLOs, Regulated Lender, Title Lender, Payday Lender & Collection Agency Licensees & Registrants ○ For Money Transmitters • Guidance Statement - 2020-02-CFB - TELECOMMUTING AND BRANCH LICENSING REQUIREMENTS
Illinois Department of Financial and Professional Regulation	<ul style="list-style-type: none"> • Help for Consumers Struggling to Make Payments on their Debts Due to the COVID-19 Crisis and Guidance for its Regulated Financial Sectors • Guidance to Mortgage Servicers & Exempt Mortgage Servicers Urging Support for Borrowers Impacted by COVID-19 • Guidance to Student Loan Servicers Regarding Federal Student Loan Interest Waivers and Administrative Forbearances and COVID-19 • Expansion of Payment Relief for Student Loan Borrowers – 4/21/20
Indiana Department of Financial Institutions	Guidance for Mortgage Lenders & MLOs
Indiana Secretary of State Securities Division	Remote Working for Loan Brokers and Collection Agencies - 3/24/20
Kansas Office of the State Bank Commissioner	<ul style="list-style-type: none"> • Work Remote Guidance for Mortgage Companies - Effective 7/1/21 • Work Remote Guidance for Consumer Credit Companies - Effective 7/1/21 • Remotely Working - Guidance extended through 06/30/2021 • Executive Order NO. 20-39 – 5/26/2020
Kentucky Department of Financial Institutions	<ul style="list-style-type: none"> • COVID-19 Guidance • Non-Depository Institutions-6/5/20
Louisiana Office of Financial Institutions Non-Depository Division	Emergency Declaration – Updated 7/24/20

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Massachusetts Division of Banks	<ul style="list-style-type: none"> • MA COVID-19 Guidance • Guidance to Licensees and Registrants Regarding Employee Remote Work
Maryland Office of the Commissioner of Financial Regulation	<ul style="list-style-type: none"> • COVID-19 Bulletin for MD Mortgage Brokers, Lenders and Servicers • Foreclosure of Residential Property Stayed • Guidance to Mortgage Servicers • Remote Notarization–Mtg. Lenders encouraged to implement remote closings – 3/31/20 • Notice of Intent to Foreclose - 4/6/20 • Advisory–Repossessions – 4/6/20 • Emergency Regulations for State-Regulated Entities: Permitting Remote Work for Employees at Certain Locations - 01/22/2021
Maine Bureau of Consumer Credit Protection	-
Michigan Department of Insurance and Financial Services	<ul style="list-style-type: none"> • Interim Recommendations • Non-Depository Lender Covid-19 Response Survey
Minnesota Department of Commerce	<ul style="list-style-type: none"> • Guidance for: <ul style="list-style-type: none"> • Industrial Loan & Thrift Companies • Mortgage Originators & Servicers • Non-Depository Financial Institutions - Updated 12-15-20 • Regulator Loan Companies • Consumer Credit Annual Report Extension Regulatory Guidance -3/30/20 • Non-Depository Financial Institution Telework Guidance – 12/15/2020
Missouri Division of Finance	-
Mississippi Department of Banking and Consumer Finance	<ul style="list-style-type: none"> • Memo to CF Licensees • Memo for MTG Licensees • MLO Interim Guidance
Montana Division of Banking and Financial Institutions	<ul style="list-style-type: none"> • Coronavirus Resources • Supervisory Memorandum
North Carolina Commissioner of Banks Office	<ul style="list-style-type: none"> • Operation Changes
North Dakota Department of Financial Institutions - Consumer Division	<ul style="list-style-type: none"> • Preparation for COVID-19 - March 5
Nebraska Department of Banking and Finance	<ul style="list-style-type: none"> • Mtg. Banker Guidance-Updated 01/01/21 & Form

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New Hampshire Banking Department	<ul style="list-style-type: none"> • Remote Work For Mortgage Loan Originator Licensees
New Jersey Department of Banking and Insurance	<ul style="list-style-type: none"> • Disruption Resulting From COVID-19 • COVID-19 Matters • No Action Position Regarding Temporarily Working from Home – Update 5/28/20 • Extension of Mtg. Servicer License Application & RMLA-Licensed Mtg. Servicer Registration Deadlines
New Mexico Financial Institutions Division	<ul style="list-style-type: none"> • Telework/Remote Work Guidance from Non-Licensed Locations- 11-23-20
Nevada Division of Mortgage Lending	<ul style="list-style-type: none"> • The Provisional Guidance for Mortgage Loan Originator to temporarily work from home due to the COVID 19 outbreak, the Mortgage Lending Division (“MLD”) expired on June 30, 2021. Nevada continues to make strides in the distribution of vaccines as well as managing the number of new cases across the various counties, therefore the greater part of Nevada State offices fully reopened on June 1, 2021. See up to date information on the NV Health Response site.
New York State Department of Financial Services	Industry Letters
Ohio Division of Financial Institutions, Consumer Finance	-
Oklahoma Department of Consumer Credit Licensing	Interim Guidance Covid-19 – Guidance extended through 9/30/2021
Oklahoma Department of Banking	-
Oregon Division of Financial Regulation	Temporarily Working from Home - Rev. 4/20/20
Pennsylvania Department of Banking and Securities	Information & Guidance for Non-Depository
Puerto Rico Bureau of Financial Institutions	COVID-19 Guidance
Rhode Island Department of Business Regulation	<ul style="list-style-type: none"> • Interim Regulatory Guidance - 3/29/21 Update • Attorney General Guidance to Financial Institutions, Credit Unions, & Debt Collectors - 3/29/21 Update
South Carolina Consumer Finance Division of the Board of Financial Institutions	Interim Regulatory Guidance
South Carolina Department of Consumer Affairs	<ul style="list-style-type: none"> • Interim Regulatory Guidance - Update 7/30/20 • COVID-19 Resources

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South Carolina Attorney General	-
South Dakota Division of Banking	Interim Regulatory Guidance - Update 9-1-20
Tennessee Department of Financial Institutions	Interim Guidance
Texas Department of Savings and Mortgage Lending	RE: Mortgage Entity Licensed Location Requirements and Branch Licensing
Texas Office of Consumer Credit Commissioner	Coronavirus Bulletins
Texas Department of Banking	TX-DOB's Response to COVID-19
Utah Division of Real Estate	Communication & Regulatory Guidance
Utah Department of Financial Institutions	Communication to Mortgage Companies
Vermont Department of Financial Regulation	<ul style="list-style-type: none"> • COVID-19 Memorandum • Bill Related to Remote Work
Virginia Bureau of Financial Institutions	<ul style="list-style-type: none"> • Policy Statement Regarding COVID-19 • Order Regarding the State Corporation Commission's Revised Operating Procedures During COVID-19 Emergency - REVISED 5/11/20 • Temporary Changes to Business Operations During COVID-19 • Order Concerning Electronic Service of Commission Orders
Virgin Islands Office of Lieutenant Governor Division of Banking and Insurance	-
Washington Department of Financial Institutions Division of Consumer Services	<ul style="list-style-type: none"> • Interim Regulatory Guidance for CONSUMER LOAN & MORTGAGE BROKER - Updated 1/29/21/Extended through 12/31/21 • Guidance to Regulated and Exempt Residential Mortgage Loan Servicers Regarding Support for Borrowers Impacted by COVID-19 - As of 2/12/21 • Real Estate and Mtg Guidance - 3/27/20 • Extension of Interim Regulatory Guidance to Allow Mortgage Loan Originators to WFH - 5/7/20 • Consumer Loan and Mortgage Broker Practices Acts Interim Regulatory Guidance – 6/22/2020 • SENATE BILL 5077 - MLO Work From Home

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Wisconsin Department of Financial Institutions	Guidance for: <ul style="list-style-type: none">• Mortgage Bankers - Updated Guidance Issued 8/6/21• Financial Services• Debt Collection Practices - 4/13/20• Adjustment Service Companies - 4/23/20
West Virginia Division of Financial Institutions	<ul style="list-style-type: none">• Guidance - Mtg. Licensees• Emergency Announcement – Work from Home Provision Extended through 9/1/20
Wyoming Division of Banking	<ul style="list-style-type: none">• Statement on WY Banks

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