



**MAINE DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF CONSUMER CREDIT PROTECTION**

MEMORANDUM

TO: All Supervised Lenders

FROM: Maine Bureau of Consumer Credit Protection

RE: Annual Volume Report and Fees Due (NEW PROCESS)

DATE: January 7, 2026

The Bureau of Consumer Credit Protection administers the Maine Consumer Credit Code. Pursuant to 9-A M.R.S. § 6-203 creditors are required to file a notification report, pay a notification fee, and pay applicable branch and volume fees for Maine consumer credit transactions.

The Nationwide Multistate Licensing System (NMLS) captures data points in the collection of the Mortgage Call Report (MCR) that can be used to aid the assessment required by the Maine Consumer Credit Code. Therefore, the Bureau will review this data and create an invoice in NMLS as it applies to Maine transactions.

Supervised Lenders are required to pay an annual notification fee of **\$20**, and an additional fee of **\$10** for any branch that holds a Maine license. Additionally, lenders that are funding loans (direct or wholesale; appearing as the *creditor*), shall pay an additional fee of **\$15 per \$100,000** on consumer credit transactions entered into in this State during the previous calendar year. *Note, for any loan your company made in 2025 that refinanced a previous loan *that your company also made*, only “new money” needs be counted toward the Total Loan Amount. In order to claim this deduction for any loan, you must show the specific details of the transaction (first loan’s original balance; new loan’s amount financed; and the difference between the two).

If all Maine consumer credit transaction data is contained in the MCR and volume is below \$5 million, then unless requested by the Bureau, do not submit additional information. (See below for additional reporting requirements if there is non-mortgage activity to report or volume is \$5 million or more. Note, we want to know about all brokering and lending activities. The company does not pay volume for brokered loans, but it is still reportable.)

IMPORTANT: Creditors that are not involved in the funding of loans secured by an interest in real estate may not be subject to the data points in the NMLS Mortgage Call Report, however, are still subject to the Maine Consumer Credit Notification fees and report. Whereas assessment for personal (non-mortgage) loans cannot be made in the MCR and cannot be invoiced, it is the responsibility of the lender to report ALL Maine lending activity. Therefore, companies that do not fund mortgage loans, or that have a mixture of funding mortgage and non-mortgage loans, need to self-report all non-mortgage consumer credit transactions so an accurate assessment can be made. *See details below.

WHAT YOU NEED TO DO:

- 1) Complete the Mortgage Call Report in NMLS. All data for calendar year 2025 should be completed by February 14, 2026. *If your company has non-mortgage activity to report that is not included in the MCR data, or has volume in excess of \$5 million, you must also submit additional information (see below).*
- 2) Monitor NMLS for an invoice. Expect to see an invoice once Q4 reports in NMLS are complete, and as late as the end of March. (It may take time to generate the invoice as our staff reviews the data and assesses the charges). Once an invoice has been made, please review for adjustments that need to be made on account of a) refinance activity as described above; or b) non-mortgage activity that needs to be reported outside of NMLS. Report any discrepancies to the Bureau.
- 3) Pay the invoice in NMLS.

Unless you are asked for additional information from the Bureau, consider the process to be complete.

***For Companies that need to report additional information:**

- Does your company have more than \$5 million in Maine volume, or does it have non-mortgage activity to report? If so, provide additional supplemental information as detailed on page two.
- Upload this data in NMLS in the document upload section (preferred), or via email to CCP.PFR@maine.gov.

Questions? Send an email to CCP.PFR@maine.gov, or call 207-624-8527.

Supplemental Information Required for companies with loan volume more than \$5 million or with non-mortgage information to report. Note: All information submitted with this report is confidential per to 9-A M.R.S. § 6-116 (2). However, information uploaded to NMLS may be viewable to other state regulatory agencies. Please submit the materials to NMLS in the document upload section or email it to CCP.PFR@maine.gov, with preference on placing the information within the NMLS database.

Please provide a spreadsheet containing the following information:

- Name of Company
- NMLS ID Number
- Loan Number
- Date of Loan
- Amount of Loan
- Lien Position (for mortgage)
- Type of Loan (Consumer/Personal, FHA, VA, Reverse, Conventional, etc.)
- Brokered or Funded?
- MLO Name and NMLS ID (for mortgage)
- Assignee or Investor Information
- Foreclosure Activity for residential property in 2025 (for mortgage)
- For any loan your company made in 2025 that refinanced a previous loan *that your company also made*, only “new money” needs to be counted toward the total loan amount. In order to claim this deduction for any loan, you must show the specific details of the transaction (first loan’s original balance; new loan’s amount financed; and the difference between the two).