

AGENCY UMBRELLA - UNIT NUMBER: 02-030

AGENCY NAME: Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection

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EMERGENCY RULES ADOPTED SINCE LAST REGULATORY AGENDA: None

EXPECTED 2025-2026 RULE-MAKING ACTIVITY:

CHAPTER 110: Bureau Organization Administration and Procedure

STATUTORY AUTHORITY: 5 M.R.S. § 8051; 9-A M.R.S. § 6-104(1)(E) and (4); 10 M.R.S. §§ 1310-A(1)(G)(4), 1396(2), 1400(1), §1400-B(1), 1495-D(1-A), 1495-E, 1495-F(7), and 1500-H(6-A); 32 M.R.S. §§ 6079, 6100-X-6100-EE, 6133(4)(D), 6144, 6159, 6178, 6193(4), 6200, 11031, and 14053(1-A)

PURPOSE: This rule pertains to the organization of the Bureau of Consumer Credit Protection and the Bureau's maintenance of records, response to consumer complaints, issuance of advisory rulings, and conduct of adjudicatory proceedings with respect to matters governed by the Maine Consumer Credit Code. The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and make other revisions to the Bureau's procedures.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers, as well as all Bureau licensees and registrants

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 120: Multiple of the State or Federal Minimum Wage (Bureau of Financial Institutions Chapter 143)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 1-301(2), 5-105(2)(B), 6-103, and 6-104(1)(E); 9-B M.R.S. § 215

PURPOSE: This rule provides the method for calculating the portion of earnings that are subject to garnishment when an individual is not paid on a weekly basis. The Bureaus may amend this rule to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers, financial institutions, non-bank lenders, and general creditors

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 140: Limiting Coverage on Property Related to Credit Transactions

STATUTORY AUTHORITY: 9-A M.R.S. §§ 4-407 and 6-104(1)(E)

PURPOSE: This rule prohibits dual coverage of insurance on items related to credit transactions. The Bureau may amend this rule to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Creditors and Maine consumers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 150: Authorization of Rate Tables to Determine Unearned Finance Charge

STATUTORY AUTHORITY: 9-A M.R.S. § 6-104(1)(E)

PURPOSE: This rule authorizes the use of rate tables for calculating unearned interest on certain pre-computed transactions and establishes certain standards that the tables must meet. The Bureau may amend this rule to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Creditors and Maine consumer

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 190: Enforcement Policy Guidelines

STATUTORY AUTHORITY: 9-A M.R.S. § 6-104(1)(E)

PURPOSE: This rule establishes procedures the Bureau follows upon discovery of certain violations of the Maine Consumer Credit Code. The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and make other revisions to the Bureau's procedures.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers, as well as all Bureau licensees and registrants

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 240: Truth-in-Lending Regulation Z-3 (Bureau of Financial Institutions Chapter 138)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 1-102, 6-104(1)(E), 8-504, and 8-507

PURPOSE: To keep pace with federal regulatory changes, the Bureau may adopt or amend a rule substantially similar to, or that affords more protection for consumers than, the implementing regulations Z and M of the Federal Truth-in-Lending Act. The Bureau may engage in joint rulemaking with the Bureau of Financial Institutions, consistent with Article 8-A of the Maine Consumer Credit Code.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: All state-chartered financial institutions, supervised lenders, and consumers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 245: Student Loan Disclosures (Bureau of Financial Institutions Chapter 140)

STATUTORY AUTHORITY: 9-A M.R.S. § 8-104; Title 10 M.R.S. § 363

PURPOSE: This joint rule establishes disclosure and procedural requirements for student loan products offered by lenders and issuers and funded by an allocation of the state's bond ceiling. The Bureau may amend this joint rule with the Bureau of Financial Institutions to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: All lenders and issuers of student loan products and consumers borrowing under those programs

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 250: Alternative Mortgage Transactions (Bureau of Financial Institutions Chapter 119)

STATUTORY AUTHORITY: 9-B M.R.S. §§ 111, 215, and 241; 9-A M.R.S. §§ 1-102, 6-104, 8-504, 8-507, 8-508, and 9-302

PURPOSE: This joint rule sets forth the guidelines for regulating alternative mortgage transactions entered into by financial institutions and supervised lenders. The Bureau of Financial Institutions and the Bureau of Consumer Credit Protection may amend the rule in response to changes in federal law and in response to industry and secondary market standards for sale of mortgages.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers of financial services, state-chartered financial institutions and other licensed creditors

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 285: Adjustment of Non-bank Mortgage Lender Fees to Fund Investigative and Legal Compliance Personnel

STATUTORY AUTHORITY: 9-A M.R.S. § 8-206-F(2)

PURPOSE: This rule adjusts fees to fund enforcement of laws prohibiting predatory mortgage lending practices. The Bureau may amend or repeal this rule due to operational needs and changes to statutory authority.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Creditors other than supervised financial organizations that make residential mortgage loans

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 300: Collection Agencies: Application and Record Keeping Requirements

STATUTORY AUTHORITY: 32 M.R.S. §§ 11031(2) and 11034

PURPOSE: This rule sets forth procedures for filing initial and renewal applications, net worth requirements, bond amounts, location of books and records and fee schedules for licensees under the *Maine Fair Debt Collection Practices Act*. The Bureau intends to repeal

and replace this rule, removing superseded licensing requirements and clarifying surety coverage requirements for debt buyer and residential property preservation provider licensees.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers, debt collectors, debt buyers, repossession companies, residential real estate property preservation providers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

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CHAPTER 350: Credit Services Organization

STATUTORY AUTHORITY: 9-A M.R.S. §§ 6-104(1)(E) and 10-305

PURPOSE: This rule delineates appropriate practices and procedures to be followed by loan brokers and credit repair services. The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Loan brokers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 400: Sale of Insurance Products by Financial Institutions and Supervised Lenders (Bureau of Financial Institutions Chapter 139 and Bureau of Insurance Regulation Chapter 880)

STATUTORY AUTHORITY: 9-B M.R.S. §§ 416 and 448; 9-A M.R.S. § 4-407; and 24-A M.R.S.A. § 1443-A(3)

PURPOSE: This tripartite rule establishes the requirements with respect to signage, physical location and identification of insurance agencies, producers and consultants in connection with the sale of insurance products by financial institutions, etc. The Bureau may amend this rule with Bureau of Insurance and Bureau of Financial Institutions to keep pace with changes in the industry and regulatory arena.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers, state-chartered financial institutions, and supervised lenders

CONCENSUS–BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 500: Continuing Education Requirements for Individuals Registered as Loan Officers or Licensed as Supervised Lenders or Loan Brokers

STATUTORY AUTHORITY: 9-A M.R.S. §§ 2-302(7), 6-104(1)(E), 10-201(4), and 10-305

PURPOSE: This rule establishes educational requirements for individuals licensed as mortgage loan originators or licensed as supervised lenders or loan brokers, setting forth minimum hours for education, suggested course content and conditions for reciprocity. The Bureau may amend this rule to keep pace with changes in the industry, as well as to correct errors and update references as appropriate.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Mortgage loan officers, supervised lenders, and loan brokers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 550: Mortgage Lending: Guidelines for Determining Reasonable Tangible Net Benefit

STATUTORY AUTHORITY: 9-A M.R.S. §§ 1-102(2), 6-104(1)(E), 8-504, 8-506(5), 8-506(7), and 8-508; 9-B M.R.S. § 215

PURPOSE: This rule prohibits the practice of “flipping” a residential mortgage loan when making a high-cost mortgage loan or higher-priced mortgage loan and sets forth factors to be considered by a creditor in determining if a borrower receives a reasonable, tangible net benefit. The Bureau may amend this rule to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers, supervised lenders, loan brokers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 600: Student Loans (Bureau of Financial Institutions Chapter 145)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 1-301, 6-103, 6-104 and 8-504; 9-B M.R.S. § 215

PURPOSE: This rule provides a limited exemption from 9-A M.R.S. §§ 3-308(1) and 3-308(3) to enable lenders to provide student loans to student borrowers that are not insured, guaranteed, subsidized or made directly by the federal government, a state, a nonprofit private loan guaranty or organization, by an institution of higher education itself or through an endowment or trust fund affiliated with such institution of higher education. The Bureau may engage in joint rulemaking with the Bureau of Financial Institutions to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Maine consumers, financial institutions, and nonbank lenders

CONCENSUS –BASED RULE DEVELOPMENT: Not-contemplated

CHAPTER 601: Establishment of Rules to Implement 9-A M.R.S. Article 14 and Requirement for Licensing of Student Loan Servicers Through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 6-105-A(1) and 14-109(H)

PURPOSE: This rule sets forth license application requirements for student loan servicers and requires that licensing of student loan servicers be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Student loan servicers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 700: Conversion of Maine's Supervised Lender and Loan Broker Licensing to the Nationwide Mortgage Licensing System (NMLS)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 2-302(1), 10-201, and 6-105-A(1)

PURPOSE: This rule sets forth license application requirements for supervised lenders and loan brokers, including application and renewal fees, and a requirement that licensing of supervised lenders and loan servicers be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Supervised lenders, loan brokers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 701: Establishment of Registration and Renewal Fees and Licensing Requirements for Maine's Check Cashier/Currency Exchanger Licensing and Requirement for Registration through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 32 M.R.S. §§ 6133(3) and 6133(4)

PURPOSE: This rule sets forth registration requirements for check cashers and currency exchangers, including application and renewal fees, and a requirement that registration of check cashers and currency exchangers be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Check cashers, currency exchangers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 702: Establishment of Registration and Renewal Fees and Registration Requirements for Maine's Employee Leasing Company Registration and Requirement for Registration Through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 32 M.R.S. § 14053

PURPOSE: This rule sets forth registration requirements for employee leasing companies, including application and renewal fees, and a requirement that registration of employee leasing companies be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Employee leasing companies

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 703: Establishment of Fees and Application Requirements for Maine's Exchange Facilitator Licensing

STATUTORY AUTHORITY: 10 M.R.S. § 1396(2)

PURPOSE: This rule amends license terms for exchange facilitators and sets application requirements and application and renewal fees. The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Exchange facilitators

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 704: Establishment of License and Renewal Fees and Licensing Requirements for Maine's "Fair Credit Reporting Act" Licensing and Requirement for Licensing through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 10 M.R.S. §1310-A(G)

PURPOSE: This rule sets forth registration requirements for consumer reporting agencies, including application and renewal fees, and a requirement that registration of consumer reporting agencies be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Consumer reporting agencies

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 705: Establishment of License and Renewal Fees and Application Requirements for Maine's Debt Collector Licensing and Requirement for Licensing through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 32 M.R.S. §11031(2)

PURPOSE: This rule sets forth license requirements for debt collectors, including application and renewal fees, and a requirement that licensing of debt collectors be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Debt collectors, debt buyers, repossession companies, residential property preservation services providers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 706: Establishment of Registration and Renewal Fees and Application Requirements for Maine's Debt Management Service Provider Registration and Requirements for Registration Through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 32 M.R.S. § 6173

PURPOSE: This rule sets forth registration requirements for debt management services providers, including application and renewal fees, and a requirement that registration of debt management services providers be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Debt management services providers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 707: Establishment of License and Renewal Fees and Application Requirements for Maine's Loan Broker Licensing and Requirement for Licensing Through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 10-201(4) and 6-105-A(1)

PURPOSE: This rule sets forth license requirements for loan brokers, including application and renewal fees, and a requirement that licensing of loan brokers be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Loan brokers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 708: Amendment of License and Renewal Fees for Maine's Mortgage Loan Originator Licensing through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 13-110 and 13-119

PURPOSE: This rule sets licensing and renewal fees for all mortgage loan originators licensed by the State of Maine through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Mortgage loan originators, supervised lenders, loan brokers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 709: Establishment of License and Renewal Fees and Application Requirements for Maine's Money Transmitter Licensing and Requirement for Licensing through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 32 M.R.S. §§ 6079, 6088(4), 6100-II, and 6100-JJ

PURPOSE: This rule sets forth license requirements for money transmitters, including application and renewal fees, and a requirement that licensing of money transmitters be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Money transmitters

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 710: Establishment of License and Renewal Fees and Application Requirements for Maine's Payroll Processor Licensing and Requirement for Licensing Through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 10 M.R.S. § 1495-D(1-A)

PURPOSE: This rule sets forth license requirements for payroll processors, including application and renewal fees, license effective dates, and a requirement that licensing of payroll processors be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through

experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Payroll processors

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 711: Establishment of License and Renewal Fees and Application Requirements for Maine’s Supervised Lenders and Requirement for Licensing of All Supervised Lenders Through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 9-A M.R.S. §§ 2-302(1) and 6-105-A(1).

PURPOSE: This rule sets forth license requirements for non-mortgage supervised lenders, including application and renewal fees, license effective dates, and a requirement that licensing of non-mortgage supervised lenders be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Supervised lenders

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 712: Establishment of License and Renewal Fees and Application Requirements for Maine’s Foreclosure Purchaser Licensing

STATUTORY AUTHORITY: 32 M.R.S. § 6193

PURPOSE: This rule sets application and renewal fees for foreclosure purchasers and establishes requirements for information and documentation which must be submitted in support of an application. The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Foreclosure purchasers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 713: Establishment of Registration and Renewal Fees and Application Requirements for Maine’s Guaranteed Asset Protection Waiver Administrators and Requirement for Registration Through the Nationwide Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 10 M.R.S. § 1500-H(6-A)

PURPOSE: This rule sets forth registration requirements for guaranteed asset protection waiver administrators, including application and renewal fees and registration effective dates, and a requirement that registration of guaranteed asset protection waiver

administrators be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Guaranteed asset protection waiver administrators

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 714: Establishment of Registration and Renewal Fees and Registration Requirements for Maine Legal Funding Providers

STATUTORY AUTHORITY: 9-A M.R.S. § 12-106(2)

PURPOSE: This rule sets forth registration requirements for legal funding providers, including application and renewal fees and registration effective dates. The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Legal funding providers

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER 715: Establishment of Registration and Renewal Fees and Registration Requirements for Maine Residential Real Estate Settlement Agency Registration and Requirement for Registration Through the Multistate Licensing System (NMLS)

STATUTORY AUTHORITY: 10 M.R.S. § 1400-B(1)

PURPOSE: This rule sets forth registration requirements for real estate settlement agencies, including application and renewal fees, registration effective dates, and a requirement that registration of real estate settlement agencies be done through the Nationwide Multistate Licensing System (NMLS). The Bureau may update this rule to address issues that become obvious through experience gained from applying current rules, as well as to correct errors, update references as appropriate, and to keep pace with changes in the industry.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Real estate settlement agencies

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER XX: New Rule

STATUTORY AUTHORITY: 32 M.R.S. §§ 6170 and 6079

PURPOSE: The Bureau anticipates proposing a new rule to set forth licensing requirements for virtual currency kiosk operators to implement PL 285, effective June 12, 2025.

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Virtual currency kiosk operators

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER XX: New Rule

STATUTORY AUTHORITY: 32 M.R.S. § 6159

PURPOSE: The Bureau may propose a new rule to set forth registration requirements for non-bank cash-dispensing machines, including a requirement for registration using the Nationwide Multistate Licensing System (NMLS).

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Non-bank ATM operators

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER XX: New Rule

STATUTORY AUTHORITY: 9-A M.R.S. §§ 6-105-A(1) and 15-104

PURPOSE: The Bureau may propose a new rule to set forth registration requirements for student financing companies, including a requirement for registration using the Nationwide Multistate Licensing System (NMLS).

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Student financing companies

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated

CHAPTER XX: New Rule

STATUTORY AUTHORITY: 9-A M.R.S. §§ 6-105-A(1)

PURPOSE: The Bureau may propose a new rule to set forth notification requirements for certain creditors, including a requirement for notification using the Nationwide Multistate Licensing System (NMLS).

ANTICIPATED SCHEDULE: 2025-2026

AFFECTED PARTIES: Creditors

CONCENSUS –BASED RULE DEVELOPMENT: Not contemplated