

FAQ's: 2025 Supervised Lender Volume Fee Report

My company was previously required to complete a “notification” or “MCCC” report but I didn’t get a report this year. Do I still need to complete the report?

No (with exceptions). The Bureau is attempting to streamline the notification process this year and will not be collecting reports. We will be reviewing the data that is already available to us in NMLS. For many companies, we will have enough data in NMLS to make an assessment and create an invoice directly in NMLS without the need for additional information.

However, for companies that have originated more than \$5 million to Maine consumers, we do need additional data. (Review these FAQ's for details.)

Note, if your company holds another type of license in Maine in addition to a Supervised Lender license, you may still need to file other reports. The information contained in this document is specific to the Maine Supervised Lender license.

What do I do about servicing activity?

You do not need to do anything, except pay the \$20 notification fee and any applicable branch fees once invoiced in NMLS. The purpose of the notification report is to identify lenders that are involved with the *origination* side of Maine consumer credit transactions and to assess volume on funded loans.

How do I report on loan brokering activity?

If you have originated more than \$5 million, then report this information to the Bureau. You can upload the information to NMLS, or email to CCP.PFR@maine.gov. You will *not* be assessed a volume fee on brokered loans.

How do I report on consumer (non-mortgage activity) lending activity?

Report all non-mortgage activity to the Bureau. The MCR data does not contain non-mortgage data, so that needs to be collected outside the system. Please be clear about whether your company was the lender (creditor/funder of the loan), or broker (arranger of

credit). The company will only be assessed a volume fee on loans your company funded. You can upload the information to NMLS, or email to CCP.PFR@maine.gov.

How do I report on residential mortgage lending activity?

All information should be collected within the MCR in NMLS. Unless you have more than \$5 million in Maine origination activity, or if you have non-mortgage activity to report on, in addition to the mortgage originations, then you do not need to do anything else.

How is the volume fee determined for other types of loans such as a home equity line of credit?

The assessment will be made on the loan amount at the time of closing. For example, if the consumer was granted a home equity line of credit for \$50,000, but only drew \$10,000 of that amount, the assessment will be made for \$50,000.

When is the report due?

Please complete the MCR data in NMLS by February 14. If your company has originated more than \$5 million in brokered or funded loans, or if your company has non-mortgage activity to report, then upload that data to NMLS, or send an email with the data to CCP.PFR@maine.gov by February 14.

What is the payment amount and how do I pay?

Do not send payment to the Bureau. The Bureau will invoice the company in NMLS. All Maine Supervised Lenders are assessed with a notification fee of \$20. There is \$10 branch fee for all additional (Maine licensed) branch locations. For companies that *funded* loans (or appeared as the creditor in a consumer credit transaction), there is a fee of \$15 per \$100,000 in loan volume for all consumer credit transactions for calendar year 2025. For example: A company with two branches and \$1.2 million in *funded* volume will be invoiced for a total of \$370.00. (\$20 notification fee + \$20 in branch fees + \$330 volume fee). Look for an invoice in NMLS as early as mid-February up through the end of March.

Does non-Maine activity need to be reported? Or non-residential activity?

No

What is considered “volume”?

Only the loans that are *funded* (both retail and wholesale) will be assessed a volume fee. Mortgage and non-mortgage funded loans are both subject to pay volume. If your company

is listed as the “creditor”, even if table-funded or for a brief time, that means your company will be responsible to pay a volume fee on the loan amount. (Note, the volume fee amount is subject to change from year to year. This year the rate has been set to \$15 per \$100,000.)

Tell me more about making an adjustment for refinanced activity.

Your company will be assessed a volume fee on funded loans (appearing as the creditor) in Maine. However, if your company refinanced a loan for the same consumer on the same property or loan, then your company may be eligible for an offset. Your company must have appeared as the creditor on both transactions. You are only responsible to pay on the “new money” amount, or the difference. In order to claim this offset, you must supply supporting documentation to the Bureau and show the details of each transaction.

What is needed for assignee or investor information?

If applicable, list the names of companies to whom you assigned or sold loan contracts to in 2025, and the aggregate dollar amounts of contracts sold to each assignee. You can upload the information to NMLS, or email to CCP.PFR@maine.gov.

What needs to be reported for foreclosure activity?

If applicable, provide the total number of foreclosure actions filed in court by your company on Maine residential properties during the 2025 calendar year within your servicing portfolio. This information is applicable to a company's entire servicing portfolio during the 2025 calendar year. Additional information may be requested by the Bureau as needed. You can upload the information to NMLS, or email to CCP.PFR@maine.gov.)

What else should I know?

Make sure the “Business Activities” in NMLS are current. For example, if we see that your company has selected “consumer loan lending” for Maine, we will anticipate a report outside of NMLS.

Do you still have questions?

Call the Bureau at 207-624-8527 or send an email to CCP.PFR@maine.gov

Based on this FAQ, if you have been asked to supply more information (exceeding \$5 million in originations, or have non-mortgage activity), please provide an excel spreadsheet containing the following information (upload to NMLS or email to CCP.PFR@maine.gov):

- 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 (if applicable)
- Foreclosure Activity for residential property in 2025 (for mortgage, if applicable)
- 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).