

**Annual List of Rulemaking Activity**  
**Rules Adopted January 1, 2023 to December 31, 2023**  
*Prepared by the Secretary of State pursuant to 5 MRS §8053-A(5)*

**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 32 M.R.S. §§ 6133(3) and 6133(4)

**Chapter number/title:** **Ch. 701**, Establishment of License and Renewal Fees for Maine’s  
Check Cashier/Currency Exchanger Registration and Requirement  
for Registration Through the Nationwide Multi-State Licensing  
System (NMLS)

**Filing number:** **2023-091**

**Effective date:** 6/25/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 32 M.R.S. §6131 et seq. allowing the Bureau of Consumer Credit Protection to require registration of check cashers and foreign currency exchangers through the Nationwide Multistate Licensing System (NMLS), to establish, by rule, fees for initial registration and renewal of such registrations and to establish by rule the requirements for application. The Bureau needs to establish the fees by this rule as recent changes to the Act removed statutorily established fees.

**Basis statement:**

The purpose of this Chapter is to permit the State of Maine to utilize NMLS for registration of all check casher/currency exchangers. NMLS is a platform established by the Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR) in response to the mortgage crisis in 2009. The system has grown from licensing mortgage loan originators and mortgage lenders to licensing a variety of business types which operate on a national or regional basis. Use of the system will provide improved oversight over the activities of the companies, will simplify recordkeeping, and will standardize processes for all check casher/currency exchangers registered in Maine.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau in that revenues from fees should increase slightly as license and renewal fees for the principal license will increase by \$50 per year. The fee for additional business locations will remain unchanged.

Licensees will be impacted by the \$50 per year increase in principal location licensing fees and annual fees charged by NMLS for licensing through the system. The NMLS fees are currently \$100 for the principal license and \$20 for each additional location.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 32 MRS. § 14053

**Chapter number/title:** **Ch. 702**, Establishment of Registration and Renewal Fees and Application Requirements for Maine’s Employee Leasing Company Registration and Requirement for Registration Through the Nationwide Multistate Licensing System (NMLS)

**Filing number:** **2023-137**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 32 M.R.S. §14051 et seq, allowing the Bureau of Consumer Credit Protection to require registration of employee leasing companies through the Nationwide Multistate Licensing System (NMLS), to set registration requirements, and to establish, by rule, fees for initial registration and renewal of such registrations.

**Basis statement:**

This Chapter makes the modifications necessary to transition registration of all employee leasing companies currently registered by the State of Maine to a multi-state system administered by the Nationwide Multistate Licensing System (NMLS). As authorized by law, this Chapter establishes an annual registration effective from January 1 through December 31 of each year and sets application fees, renewal fees, and application requirements for employee leasing companies. The rule requires applicants for new registrations to apply to NMLS as of the effective date of this rule and requires employee leasing companies currently registered in Maine to transition to NMLS.

Use of the system will provide improved oversight over the activities of the registered companies, will simplify recordkeeping, and standardize processes for all employee leasing companies registered in Maine.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau in that revenues from fees should increase slightly as renewal fees will increase by \$100 per year. The fee for initial registration will remain unchanged. Registrants will be impacted by the \$100.00 per year increase in renewal fees and an annual fee charged by NMLS for registration through the system. The annual NMLS fee is currently \$100.00.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 10 M.R.S. § 1396(2)

**Chapter number/title:** **Ch. 703**, Establishment of Fees and Application Requirements for  
Maine's Exchange Facilitator Licensing

**Filing number:** **2023-138**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 10 M.R.S. §1395 et seq. allowing the Bureau of Consumer Credit Protection to establish, by rule, fees for initial licensing and renewal of such licenses and to amend the license term. The rule also establishes the application requirements for such license.

**Basis statement:**

The purpose of this Chapter is to change the license term for exchange facilitators in order to standardize licensing terms for activities licensed by the Bureau, to set fees for initial and renewal licensing, and to establish the requirements for applications. This Chapter establishes by rule licensing and application requirements which were previously established by statute and order.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau in that revenues from fees should increase slightly as renewal fees for the principal license will increase by \$50 per year. The fee for additional business locations will remain unchanged.

Licensees will be impacted by the \$50 per year increase in principal location licensing fees.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 10 M.R.S. § 1310-A(G)

**Chapter number/title:** **Ch. 704**, Establishment of License and Renewal Fees and Licensing Requirements for Maine’s Fair Credit Reporting Act Licensing and Requirement of Licensing Through the Nationwide Multistate Licensing System (NMLS)

**Filing number:** **2023-092**

**Effective date:** 6/25/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

See basis statement.

**Basis statement:**

The purpose of this Chapter is to permit the State of Maine to utilize the Nationwide Multistate Licensing System (NMLS) for registration of all Credit Reporting Agencies (CRAs). NMLS is a platform established by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators in response to the mortgage crisis in 2009. The system has grown from licensing mortgage loan originators and mortgage lenders to licensing and registering a variety of business types which operate on a national or regional basis. Use of the system will provide improved oversight over the activities of the companies, will simplify recordkeeping, and will standardize processes for all Credit Reporting Agencies registered in Maine.

**Fiscal impact of rule:**

There will be no impact on the Bureau in that fees will be unchanged.

Licensees will be impacted by the annual fee charged by NMLS for licensing through the system, currently \$100.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 32 M.R.S. §11031(2)

**Chapter number/title:** **Ch. 705**, Establishment of License and Renewal Fees and Application Requirements for Maine’s Debt Collector Licensing and Requirement of Licensing Through the Nationwide Multistate Licensing System (NMLS)

**Filing number:** **2023-093**

**Effective date:** 6/25/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 32 M.R.S. §11001 et seq. allowing the Bureau of Consumer Credit Protection to require licensing of debt collectors through the Nationwide Multistate Licensing System (NMLS) and to establish, by rule, fees for initial licensing and renewal of such licenses.  
and to establish application requirements.

**Basis statement:**

The purpose of this Chapter is to permit the State of Maine to utilize NMLS for licensing of all debt collectors. NMLS is a platform established by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators in response to the mortgage crisis in 2009. The system has grown from licensing mortgage loan originators and mortgage lenders to licensing a variety of business types which operate on a national or regional basis. Use of the system will provide improved oversight over the activities of the companies, will simplify recordkeeping, and will standardize processes for all debt collectors licensed in Maine.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau in that revenues from fees should increase as license and renewal fees for the principal license will increase by \$100 per year. The fee for branch locations will increase by \$50 per year.

Licensees will be impacted by the \$100 per year increase in principal location licensing fees, the \$50 per year increase in branch location fees, and the annual fee charged by the NMLS for licensing through the system, currently \$100 for the principal license and \$20 for each additional location.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 32 M.R.S. § 6173

**Chapter number/title:** **Ch. 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)

**Filing number:** **2023-139**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 32 M.R.S. § 6171 et seq. allowing the Bureau of Consumer Credit Protection to require registration of debt management service providers through the Nationwide Multistate Licensing System (NMLS) and to establish, by rule, fees for initial registration and renewal of such registrations and the application requirements.

**Basis statement:**

This Chapter makes the modifications necessary to transition registration of all debt management service providers currently registered by the State of Maine to a multi-state system administered by the Nationwide Multi-state Licensing System (NMLS). As authorized by law, this Chapter establishes an annual registration effective from January 1 through December 31 of each year and sets application and renewal fees and application requirements for debt management service providers. The rule requires applicants for new registrations to apply to NMLS as of November 1, 2023 and requires debt management service providers currently registered in Maine to transition to NMLS.

Use of the system will provide improved oversight over the activities of the companies, will simplify recordkeeping, and will standardize processes for all debt management service providers registered in Maine.

**Fiscal impact of rule:**

There should be no impact on the Bureau in that fees will remain unchanged.

Registrants will be impacted by the annual fee charged by NMLS for registration through the system. currently \$100.00 for a main office and \$20,00 per year for branch offices.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 9-A M.R.S. § 10-201(4), 9-A M.R.S. § 6-105-A(l)

**Chapter number/title:** **Ch. 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)

**Filing number:** **2023-140**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 9-A M.R.S. § 10-101 et seq. allowing the Bureau of Consumer Credit Protection to require licensing of all loan brokers through the Nationwide Multistate Licensing System (NMLS) and to establish, by rule, fees for initial licensing and renewal of such licenses and application requirements.

**Basis statement:**

This Chapter will allow the State of Maine to utilize NMLS for the licensing of all loan brokers. Many companies are licensed in more than one state. Use of the system will provide improved oversight over the activities of the companies, simplify recordkeeping, and standardize processes for all loan brokers licensed in Maine. This Chapter also establishes requirements for application for licensing and sets fees for initial and renewal licensing.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau in that revenues from fees should increase slightly as renewal fees for the principal license will increase by \$50 per year and by \$25 per year for a branch.

Licensees will be impacted by the increase in renewal fees and the annual fee charged by NMLS for licensing through the system, currently \$100 for the principal license and \$20 for each additional location.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 9-A M.R.S. §13-103, §13-104, §13-110, §13-119

**Chapter number/title:** **Ch. 708**, Amendment of License and Renewal Fees for Maine’s  
Mortgage Loan Originator Licensing Through the Nationwide  
Multistate Licensing System (NMLS)

**Filing number:** **2023-094**

**Effective date:** 6/25/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to establish, by rule, amended fees for initial licensing and renewal of licenses as a mortgage loan originator. The current fees are unchanged since 2013 and a fee of \$20 per year does not adequately cover the expense involved in granting the initial license, renewing the license yearly and dealing with changes required by filings during the year.

**Basis statement:**

The purpose of this Chapter is to amend the current licensing and renewal fees for mortgage loan originators to reflect the cost of processing to the Bureau. The original fee of \$20.00 was set when Article 13 was added to Title 9-A M.R.S., the Maine Consumer Credit Code. That fee does not adequately cover the cost to the Bureau for processing applications or renewals and information reported or changed during the license period.

**Fiscal impact of rule:**

There will be a significant impact on the Bureau in that revenues from fees should increase as license and renewal fees for the principal license will increase from \$20 to \$80 per year. Licensees will be impacted by the \$60 per year increase in licensing fees.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 32 M.R.S. §6103(4)

**Chapter number/title:** **Ch. 709**, Establishment of License and Renewal Fees and Application Requirements for Maine’s Money Transmitter Licensing and Requirements for Licensing Through the Nationwide Multistate Licensing System (NMLS)

**Filing number:** **2023-095**

**Effective date:** 6/25/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 32 M.R.S. §6101 et seq. allowing the Bureau of Consumer Credit Protection to require licensing of money transmitters through the Nationwide Multistate Licensing System (NMLS) and to establish, by rule, fees for initial licensing and renewal of such licenses and to establish by rule the requirements for application.

**Basis statement:**

The purpose of this Chapter is to permit the State of Maine to use NMLS for licensing of all money transmitters. NMLS is a platform established by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators in response to the mortgage crisis in 2009. The system has grown from licensing mortgage loan originators and mortgage lenders to licensing a variety of business types which operate on a national or regional basis. Use of the system will provide improved oversight over the activities of the companies and will simplify recordkeeping and standardize processes for all money transmitters licensed in Maine.

**Fiscal impact of rule:**

There will be no impact on the Bureau in that fees will be unchanged. Licensees not currently using the NMLS voluntarily will be impacted by the annual fee charged by the NMLS for licensing through the system, currently \$100.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 10 M.R.S. § 1495-D(1-A)

**Chapter number/title:** **Ch. 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)

**Filing number:** **2023-141**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 10 MR.S. § 1495 et seq. allowing the Bureau of Consumer Credit Protection to require licensing of payroll processors through the Nationwide Multistate Licensing System (NMLS) and to establish, by rule, fees for initial licensing and renewal of such licenses and the requirements for application.

**Basis statement:**

The purpose of this Chapter is to permit the State of Maine to use the NMLS for licensing of all payroll processors. Use of the system will provide improved oversight over the activities of the licensed companies and will simplify recordkeeping and standardize processes for all payroll processors licensed in Maine. This Chapter does not modify the standards for licensing or the applicability of the provisions of the Maine Payroll Processor Act, but rather sets forth the licensing provisions to be utilized henceforth by the Bureau.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau in that revenues from fees should increase slightly, as license and renewal fees for the license will increase by \$100.00 per year.

Licensees will be impacted by the \$100 per year increase in licensing fees and the annual fee charged by the NMLS for licensing through the system, currently \$100.00.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 9-A M.R.S. § 2-302(1); 9-A M.R.S. § 6-105-A

**Chapter number/title:** **Ch. 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)

**Filing number:** **2023-142**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 9-A M.R.S. § 2-301 et seq. allowing the Bureau of Consumer Credit Protection to require licensing of all supervised lenders through the Nationwide Multistate Licensing System (NMLS) and to establish, by rule, fees for initial licensing and renewal of such licenses. It also establishes by rule the requirements for application.

**Basis statement:**

This Chapter will permit the State of Maine to utilize NMLS for the licensing of all supervised lenders. Use of the system will provide improved oversight over the activities of the companies and will simplify recordkeeping and standardize processes for all supervised lenders licensed in Maine. This chapter also establishes application requirements and fees for initial and renewal licensing.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau in that fees will remain unchanged.

Licensees not currently licensed through NMLS will be impacted by the annual fee charged by NMLS for licensing through the system, currently \$100.00 for the principal license and \$20.00 for each additional location.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 32 M.R.S. § 6193

**Chapter number/title:** **Ch. 712**, Establishment of License and Renewal Fees and Application Requirements for Maine’s Foreclosure Purchaser Licensing

**Filing number:** **2023-143**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 32 M.R.S. § 6191 et seq. allowing the Bureau of Consumer Credit Protection to establish, by rule, fees for initial licensing and renewal of such licenses, the terms of such licenses, and the requirements for application.

**Basis statement:**

The purpose of this Chapter is to establish requirements for information and documentation to be submitted by applicants for a license and to set fees for new and renewal license applications.

**Fiscal impact of rule:**

There should be a no impact on the Bureau or licensees, in that fees will remain unchanged.

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**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 10 M.R.S. § 1500-H(6-A)

**Chapter number/title:** **Ch. 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)

**Filing number:** **2023-144**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 10 M.R.S. § 1500-H allowing the Bureau of Consumer Credit Protection to establish, by rule, fees for initial registration and renewal of registrations for Maine guaranteed asset protection waiver administrators and to set requirements for registration application. It makes the modifications necessary to transition registration of all guaranteed asset protection waiver administrators currently registered by the State of Maine to a multi-state system administered by the Nationwide Multistate Licensing System (NMLS). It establishes an annual registration effective from January 1 through December 31 of each year and sets application and renewal fees and application requirements. The rule requires applicants for new registrations to apply to NMLS as of the effective date of this rule and requires guaranteed asset protection waiver administrators currently registered in Maine to transition to NMLS.

**Basis statement:**

This Chapter will permit the State of Maine to use NMLS for registration of all guaranteed asset protection waiver administrators. Use of the system will provide improved oversight over the activities of the entities and will simplify recordkeeping and standardize processes for all guaranteed asset protection waiver administrators registered in Maine. This Chapter does not modify the standards for registration or the applicability of the provisions of the Maine Guaranteed Asset Protection Waivers Act, 10 M.R.S. § 1500-HI, but rather sets forth the registration requirements to be utilized henceforth by the Bureau.

**Fiscal impact of rule:**

There will be a financial impact on the Bureau, in that revenues from fees should increase because application fees will increase from \$20.00 to \$200.00, and renewal fees will increase from \$20.00 to \$150.00.

Registrants will be impacted by the increase in initial application and renewal fees, as well as the annual fee charged by NMLS for licensing through the system, currently \$100.00.

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**Rules Adopted January 1, 2023 to December 31, 2023**  
*Prepared by the Secretary of State pursuant to 5 MRS §8053-A(5)*

**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 9-A M.R.S. § 12-106(2)

**Chapter number/title:** **Ch. 714**, Establishment of Registration and Renewal Fees and  
Registration Requirements for Maine Legal Funding Providers

**Filing number:** **2023-145**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 9-AMR.S. §12-101 et seq. allowing the Bureau of Consumer Credit Protection to establish, by rule, fees for initial registration and renewal of such registration, application requirements and to establish a registration term matching the term of registration for other entities registered by the Bureau.

**Basis statement:**

This Chapter sets by rule the registration provisions to be utilized henceforth by the Bureau and establishes fees for registration as a Legal Funding Provider.

**Fiscal impact of rule:**

There will be a no impact on the Bureau or registrants, **in** that fees will remain unchanged.

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*Prepared by the Secretary of State pursuant to 5 MRS §8053-A(5)*

**Agency name:** Department of Professional and Financial Regulation,  
**Bureau of Consumer Protection**

**Umbrella-Unit:** **02-030**

**Statutory authority:** 10 M.R.S. § 1400-B(1)

**Chapter number/title:** **Ch. 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)

**Filing number:** **2023-146**

**Effective date:** 9/2/2023

**Type of rule:** Routine Technical

**Emergency rule:** No

**Principal reason or purpose for rule:**

The rule is proposed to effectuate recent changes to 10 M.R.S. §1400-A et seq. allowing the Bureau of Consumer Credit Protection to require registration of residential real estate settlement agencies through the Nationwide Multistate Licensing System (NMLS) and to establish, by rule, fees for initial registration and renewal of such registrations. It also establishes, by rule, the requirements for application.

**Basis statement:**

This Chapter will permit the State of Maine to utilize NMLS for the registration of all settlement agencies. Use of the system will provide improved oversight over the activities of the entities and will simplify recordkeeping and standardize processes for all settlement agencies registered in Maine. This Chapter sets forth the registration application requirements to be utilized henceforth by the Bureau and sets initial and renewal registration fees.

**Fiscal impact of rule:**

There will be a minor impact on the Bureau, in that revenues from fees should increase slightly as renewal fees for main offices will increase by \$75.00 per year and for branches will increase by \$50.00 per year. Fees for initial applications will increase by \$75.00 for the main license and \$50.00 for branch licenses.

Registrants will be impacted by the increase in the initial application fee and increase in renewal fees and the annual fee charged by NMLS for registration through the system, currently \$100.00 for main location and \$20.00 for branch locations.