



NC Commissioner of Banks
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NC SAFE Act Fee Schedule (Effective July 1, 2013)

Initial Application

License Type	NCCOB Fee	NMLS Fee	Total Fees	Statutory Reference
Mortgage Lender	\$ 1,250	\$ 100	\$ 1,350	G.S. § 53-244.090
Mortgage Broker	\$ 1,250	\$ 100	\$ 1,350	G.S. § 53-244.090
Mortgage Servicer	\$ 1,250	\$ 100	\$ 1,350	G.S. § 53-244.090
Exclusive Mortgage Broker	\$ 300	\$ 30	\$ 330	G.S. § 53-244.090
Mortgage Loan Originator (MLO):				
MLO License	\$ 125	\$ 30.00		
Criminal Check		\$ 36.25		
Credit Check		\$ 15.00		
			\$ 206.25	G.S. § 53-244.090
Branch Office:				
Lender	\$ 300	\$ 20	\$ 320	G.S. § 53-244.090
Broker	\$ 300	\$ 20	\$ 320	G.S. § 53-244.090
Miscellaneous:				
Criminal History per MU2 (processed outside of the NMLS)	\$ 38	\$ 0	\$ 38	G.S. § 53-244.090
Credit History per MU2	\$ 0	\$ 15	\$ 15	G.S. § 53-244.090
Sponsorship	\$ 0	\$ 30	\$ 30	G.S. § 53-244.090

Annual Renewal

License Type	NCCOB Fee	NMLS Fee	Total Fees	Statutory Reference
Mortgage Lender	\$ 0	\$ 100	\$ 100	G.S. § 53-244.101
Mortgage Broker	\$ 0	\$ 100	\$ 100	G.S. § 53-244.101
Mortgage Servicer	\$ 0	\$ 100	\$ 100	G.S. § 53-244.101
Exclusive Mortgage Broker	\$ 0	\$ 30	\$ 30	G.S. § 53-244.101
Mortgage Loan Originator (MLO):				
MLO License	\$ 125	\$ 30.00		
Criminal Check		\$ 36.25		
Credit Check		\$ 15.00		
			\$ 206.25	G.S. § 53-244.101
Branch Office:				
Lender	\$ 0	\$ 20	\$ 20	G.S. § 53-244.101
Broker	\$ 0	\$ 20	\$ 20	G.S. § 53-244.101

All licenses will expire on December 31st, if not timely renewed. Licenses which are not timely renewed will be assessed a late renewal penalty of (\$250 mortgage lenders/brokers/servicers, \$100 mortgage loan originators) in addition to the annual renewal fee per G.S. § 53-244.101(d). The deadline for reinstatement of a license is February 28th; thereafter, a new application for licensure must be filed. Fees will not be prorated and are **NON-REFUNDABLE**.

Annual Mortgage Assessments

The annual assessment shall consist of a base amount of two thousand dollars (\$2,000) for volumes of no more than one million five hundred thousand dollars (\$1,500,000) plus an additional sum, calculated on the loan and servicing dollar volume reported by the licensee to the OCOB for the previous calendar year per G.S. § 53-244.100A. If a licensee has both loan and servicing volume, those amounts shall be added together and the assessment shall be calculated from the table below as follows:

<u>Loan and/or Servicing Dollar Volume</u>		<u>Per Thousand</u>
\$1,500,001	to \$2,500,000	\$0.07
\$2,500,001	to \$5,000,000	\$0.06
\$5,000,001	to \$10,000,000	\$0.05
\$10,000,001	to \$30,000,000	\$0.04
\$30,000,001	to \$100,000,000	\$0.03
\$100,000,001	to \$1,300,000,000	\$0.02
More than \$1,300,000,001		\$0.01

Use the [Mortgage Assessment Calculator](#) to estimate the annual mortgage assessment. This calculator computes an estimate for your annual mortgage assessment. The calculation is an estimate and is not intended to be accounting of your actual mortgage assessment dollar amount. Your annual assessment will be based on total loan and servicing volume reported on your North Carolina Annual Report Questionnaire. If you have questions regarding your assessment, please contact the OCOB at (919) 733-3016.

Research and Copies

Requests for information not readily available on the OCOB website will require person requesting same to pay an hourly research fee of \$20 per hour and a copy expense for each document copied of \$2 for the first page and 10 cents for each additional page.