



State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

North Carolina SAFE Act Fee Schedule (Effective August 30, 2019)*

Initial Application:

License/Registration Type	NCCOB Fee	North Carolina General Statutory Reference
Mortgage Lender	\$ 1,250	N.C.G.S. § 53-244.090
Mortgage Broker	\$ 1,250	N.C.G.S. § 53-244.090
Mortgage Servicer	\$ 1,250	N.C.G.S. § 53-244.090
Mortgage Origination Support Registrant (MOSR):		
MOSR (employs less than 5 processors and underwriters)	\$ 250	N.C.G.S. § 53-244.090
MOSR (employs 5 to 30 processors and underwriters)	\$ 1,000	N.C.G.S. § 53-244.090
MOSR (employs more than 30 processors and underwriters)	\$ 2,000	N.C.G.S. § 53-244.090
Exclusive Mortgage Broker	\$ 300	N.C.G.S. § 53-244.090
Mortgage Loan Originator	\$ 125	N.C.G.S. § 53-244.090
Branch Office:		
Lender	\$ 300	N.C.G.S. § 53-244.090
Broker	\$ 300	N.C.G.S. § 53-244.090
Miscellaneous:		
A credit report and a criminal background check are required for some license types and the costs will be collected via NMLS at the time of license request.		N.C.G.S. § 53-244.090
All licenses are managed via NMLS, and NMLS will assess processing fees.		

Annual Renewal:

License/Registration Type	NCCOB Fee	North Carolina General Statutory Reference
Mortgage Lender	\$ 0	N.C.G.S. § 53-244.101
Mortgage Broker	\$ 0	N.C.G.S. § 53-244.101
Mortgage Servicer	\$ 0	N.C.G.S. § 53-244.101
Mortgage Origination Support Registrant (MOSR)		
MOSR (employs less than 5 processors and underwriters)	\$ 125	N.C.G.S. § 53-244.101
MOSR (employs 5 to 30 processors and underwriters)	\$ 500	N.C.G.S. § 53-244.101
MOSR (employs more than 30 processors and underwriters)	\$ 1,000	N.C.G.S. § 53-244.101
Exclusive Mortgage Broker	\$ 0	N.C.G.S. § 53-244.101
Mortgage Loan Originator	\$ 125	N.C.G.S. § 53-244.101
Branch Office:		
Lender	\$ 0	N.C.G.S. § 53-244.101
Broker	\$ 0	N.C.G.S. § 53-244.101
Miscellaneous:		
A credit report and a criminal background check is required for some license types and the costs will be collected via NMLS at the time of license request.		N.C.G.S. § 53-244.101
All licenses are managed via NMLS, and NMLS will assess processing fees.		

All licenses expire on December 31st, if not timely renewed. Licenses which are not timely renewed will be assessed a late renewal penalty as follows:

Late Fees:

License/Registration Type	NCCOB Late Fee	North Carolina General Statutory Reference
Mortgage Lender	\$ 250	N.C.G.S. § 53-244.101(d)
Mortgage Broker	\$ 250	N.C.G.S. § 53-244.101(d)
Mortgage Servicer	\$ 250	N.C.G.S. § 53-244.101(d)
Mortgage Origination Support Registrant (MOSR)		
MOSR (employs less than 5 processors and underwriters)	\$ 62.50	N.C.G.S. § 53-244.101(d)
MOSR (employs 5 to 30 processors and underwriters)	\$ 250	N.C.G.S. § 53-244.101(d)
MOSR (employs more than 30 processors and underwriters)	\$ 500	N.C.G.S. § 53-244.101(d)
Mortgage Loan Originator	\$ 100	N.C.G.S. § 53-244.101(d)

A late fee is in addition to the annual renewal fee. The deadline for reinstatement of a license is the last day of February; thereafter, a new application for licensure must be filed. Fees are not prorated and are **NON-REFUNDABLE**.

* Please note that this fee schedule only includes fees assessed by the N.C. Office of the Commissioner of Banks. Additional fees may be assessed by the [Nationwide Multistate Licensing System](#).

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 NCCOB for the previous calendar year per N.C.G.S. § 53-244.100A. If a licensee has both loan origination and servicing volume, those amounts shall be added together. The assessment shall be calculated from the table below:

<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. The calculation is an estimate only and is not intended to be your actual mortgage assessment dollar amount. Your annual assessment will be based on total loan origination and servicing volume reported. If you have questions regarding your assessment, please contact the NCCOB at (919) 733-3016.

Research and Copies:

For a list of research and copy fees, please visit:

<https://www.nccob.org/public/docs/News/Pub%20And%20Research/Copy%20Fees.pdf>