



NC Commissioner of Banks
 Location: 316 W. Edenton Street, Raleigh, NC 27603
 Mail Address: 4309 Mail Service Center, Raleigh, NC 27699-4309
 Telephone: 919/733-3016 Fax: 919/733-2978 Internet: www.nccob.gov

NC SAFE Act Fee Schedule (Effective April 1, 2017)

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
Mortgage Origination Support Registrant (MOSR)				
MOSR (Less than 5)	\$ 250	\$ 30	\$ 280	G.S. § 53-244.090
MOSR (5 to 30)	\$ 1,000	\$ 30	\$ 1,030	G.S. § 53-244.090
MOSR (More than 30)	\$ 2,000	\$ 30	\$ 2,030	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	\$ 36.25	\$ 0	\$ 36.25	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
Mortgage Origination Support Registrant (MOSR)				
MOSR (Less than 5)	\$ 125	\$ 30	\$ 155	G.S. § 53-244.101
MOSR (5 to 30)	\$ 500	\$ 30	\$ 530	G.S. § 53-244.101
MOSR (More than 30)	\$ 1,000	\$ 30	\$ 1,030	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 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 Type	NCCOB Late Fee	Statutory Reference
Mortgage Lender	\$ 250.00	G.S. § 53-244.101(d)
Mortgage Broker	\$ 250.00	G.S. § 53-244.101(d)
Mortgage Servicer	\$ 250.00	G.S. § 53-244.101(d)
Mortgage Origination Support Registrant (MOSR)		
MOSR (Less than 5)	\$ 62.50	G.S. § 53-244.101(d)
MOSR (5 to 30)	\$ 250.00	G.S. § 53-244.101(d)
MOSR (More than 30)	\$ 500.00	G.S. § 53-244.101(d)
Mortgage Loan Originator (MLO):	\$ 100.00	G.S. § 53-244.101(d)

Late fees are in addition to the annual renewal fee. The deadline for reinstatement of a license is February 28th; thereafter, a new application for licensure must be filed. Fees are not 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 origination and servicing volume, those amounts shall be added together and 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 on your North Carolina Annual Report. If you have questions regarding your assessment, please contact the OCOB at (919) 733-3016.

Research and Copies

For a list of research and copy fees:

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