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The Conference of State Bank Supervisors (CSBS) announced Jim Payne, director of examinations and assistant deputy commissioner for the Consumer and Mortgage Lending Division of the Kansas Office of the State Bank Commissioner, will serve as the new NMLS ombudsman, starting July 1.

The NMLS ombudsman provides state regulators and industry a neutral environment for discussing NMLS issues and policies governing the system. As NMLS ombudsman, Payne will lead constructive dialogue between these NMLS users with the goal of achieving a more modern and efficient financial services regulatory landscape.

“I am energized about assuming the role of NMLS ombudsman at this time,” said Payne. “As we lay the foundation for a modernized NMLS, in which data standardization across state agencies will drive a new licensing model, improving licensing supervision and assisting industry with their concerns about NMLS. And, SES is particularly important.”

Prior to his role as NMLS ombudsman, Payne served as co-chair of the NMLS Modernization Steering Committee where he collaborated with other state regulators to provide insight and direction for ongoing NMLS enhancements and future development of the system. Payne also served as the CSBS District IV representative on the NMLS Policy Committee.

In addition to facilitating open dialogue between state regulators and industry, Payne will be entrusted with discussing confidential matters NMLS users may raise and working to identify solutions. Payne will also be responsible for directing NMLS user matters to the appropriate NMLS staff or other offices as appropriate.

More than 226,000 state-licensed entities across the mortgage, debt, consumer finance and money services businesses industries rely on NMLS to manage their licensing requirements. Over 424,000 federally registered institutions and mortgage loan originators also depend on the system.

Payne begins his role as NMLS ombudsman following Scott Corscadden, Bureau of Loans supervisor for the Alabama State Banking Department, who had served as NMLS ombudsman since June 2016.

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