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Jim Payne Washington, D.C. – The Conference of State Bank Supervisors (CSBS) today 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 continue his service as the NMLS Ombudsman for a third term, 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 continue to lead dialogue between NMLS users and state regulators with the goal of achieving a more modern and efficient financial services regulatory landscape.

“I look forward to more engagement with regulators and industry about NMLS,” said Payne. “We need fresh viewpoints and transparent feedback to support the system, and we need to keep learning from each other, reminding ourselves of the past, so we can best prepare ourselves for the future.”

In addition to facilitating open dialogue between state regulators and industry, Payne is entrusted with discussing confidential matters NMLS users may raise and working to identify solutions.

Payne is also responsible for directing NMLS user matters to NMLS staff or other offices for support, as appropriate. Payne began his first term as NMLS Ombudsman in 2020. During this time, he led NMLS Ombudsman meetings to address topics including, operational impacts of the COVID-19 pandemic, remote work, and new NMLS Mortgage Call Report requirements.

Approximately 600,000 companies and individuals across the mortgage, debt, consumer finance and money services business industries rely on NMLS to maintain their state license or federal registration. [The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 \(“SAFE Act”\)](#) requires NMLS use for the mortgage industry.

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The Conference of State Bank Supervisors (CSBS) is the national organization of financial regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands. State regulators supervise roughly three-quarters of all U.S. banks and a variety of non-depository financial services. CSBS, on

behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance and debt industries.

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