

How to Submit Mortgage Compliance Dataset Capability Statements for 2026 NMLS Annual Conference & Training Technology Showcase Demos

The Conference of State Bank Supervisors (CSBS) and Mortgage Industry Standards Maintenance Organization (MISMO) are inviting any vendors (including Loan Origination Software (LOS) providers, compliance technology providers, post-close mortgage due diligence firms, and any other interested solution-providers) to explain how their technology could help solve one or all of the problem statements that have been formulated to drive adoption of the MISMO Mortgage Compliance Dataset (MCD).

Interested vendors should submit a brief capability statement about how their technology could solve these statements to catalyst@csbs.org. Vendors with the best capability statements will be invited to attend the 2026 NMLS Annual Conference & Training on Thursday Feb. 19, 2026, in Orlando, Florida to provide a brief demo of their solution to a group of regulators and mortgage industry representatives. The three problem statements are as follows:

1. **Data Transmission** – How can closed loan data be transmitted from licensed mortgage originators to compliance technology providers in bulk using MCD so that regulators can analyze it's use?
2. **Data Validation** – How can regulators have faith that the data transmitted is the right data so that compliance technology can flag issues based on the best and most accurate set of information?
3. **Data Use/Analysis** – Once data has been transmitted to a compliance technology provider, what types of outputs do regulators need to perform effective mortgage compliance examinations?

Capability statements should be limited to two pages and can include supporting charts, visuals, or graphics. Please submit capability statements to CSBS no later than Friday, Jan. 9, 2026. Capability statements should be emailed to catalyst@csbs.org with "Capability Statement: Company Name" in the subject line. More background on the MCD and how these problem statements were created is provided below.

Capability statements will be reviewed by evaluators from CSBS and MISMO to determine which vendors will be invited to present at the NMLS conference. Capability statements will be evaluated against the following criteria:

1. Applicability to the MCD and ability to address the problem statement(s)
2. Market readiness of solution. Vendors are not required to have market ready solutions, but to the extent they can demonstrate market readiness or a path to implementation they should.
3. Ability to enable more efficient and effective mortgage compliance examinations and/or support regulatory data exchange.
4. Understanding of the MCD and adoption challenges.



BACKGROUND:

On Wednesday, Dec. 3, 2025, CSBS and MISMO kicked off a tech sprint focused on the soon-to-be publicly released MCD to streamline and enhance the mortgage compliance examination process.

The MCD establishes a common data language so that stakeholders involved in the mortgage compliance examination process can more easily coordinate with one another on data exchange which could drive shorter, more transparent, and potentially less expensive compliance examinations.

The tech sprint kickoff event represented the first step in jump starting these conversations and provided important background and perspective on who the different stakeholders in this process are and how they are thinking about this new technology framework. After providing attendees with important background throughout the first three sessions, CSBS and MISMO presented what they see as the three problem statements related to implementing the MCD which will serve as the basis for the next events in the tech sprint series. With the kickoff now behind us the next events in the tech sprint series are:

1. MCD Workshop at the MISMO Winter Summit on Jan. 12, 2026.
2. Technology Showcase Demos at the NMLS Annual Conference on Thursday, Feb. 19, 2026.

To make sure interested vendors have an opportunity to demo their solutions, CSBS and MISMO are using this opportunity to solicit capability statements that are described above. Please reach out to catalyst@csbs.org with questions.

DISCLAIMER:

This initiative is for planning purposes only and is not a Request for Proposals (RFP) or an obligation on the part of CSBS to acquire any services. Responses to the problem statements are not offers and cannot be accepted by CSBS to form a binding contract. CSBS reserves the right to determine how it should proceed as a result of this notice. Furthermore, those who respond to this initiative should not anticipate feedback with regard to its submission. CSBS will not pay any cost incurred in response to this initiative. All costs associated with responding to the problem statements will be solely at the responding party's expense. The information provided in this announcement is subject to change and is not binding.