State / Effective Date	Link to Statute / Reg
Colorado (new law effective 1/1/2022)	https://leg.colorado.gov/sites/default/files/2021a_1282_signed.pdf
Maryland (new regulation effective 6/27/2022)	Maryland Enhanced Prudential Standards for Certain Mortgage Servicers
Connecticut (new law effective 10/1/2022)	https://www.cga.ct.gov/2022/ACT/PA/PDF/2022PA-00094-R00SB-00268-PA.PDF
Montana (new law effective 7/1/2023)	https://leg.mt.gov/bills/2023/billpdf/HB0030.pdf
North Dakota (new law effective 8/1/2023)	23-8088-03000.pdf (ndlegis.gov)
Minnesota (new law effective 8/1/2023)	https://www.revisor.mn.gov/laws/2023/0/Session+Law/Chapter/57/
Iowa (new law effective 7/1/2024)	https://www.legis.iowa.gov/docs/publications/LGE/90/HF2392.pdf
Arkansas (new law effective 3/12/2025)	https://arkleg.state.ar.us/Bills/Detail?id=Hb1466&ddBienniumSession=2025%2F2025R&Search=
Georgia (new law effective 5/15/2025)	https://www.legis.ga.gov/legislation/69295
Nevada (new law effective 5/26/2025)	https://www.leg.state.nv.us/Session/83rd2025/Bills/Amendments/A_SB44_299.pdf
Wisconsin (Guidance published 5/30/2025, effective 12/1/2025)	https://dfi.wi.gov/Documents/FinancialServices/MortgageBanking/PrudentialStandardsGuidance.pdf
North Carolina (new law effective 10/1/2025)	https://www.ncleg.gov/Sessions/2025/Bills/House/PDF/H762v5.pdf
Rhode Island (new law effective 6/23/2026)	https://webserver.rilegislature.gov/Billtext/BillText26/SenateText26/S3075.htm
New York (comparable standards)	
Oregon (partial pre-existing standards)	
Washington (partial pre-existing standards)	