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**BULLETIN**  
**22-BB-002-11/22/2022**

**TO: ALL LICENSED AND PROSPECTIVE MORTGAGE LICENSEES**

**FROM: KARIMA M. WOODS, COMMISSIONER**

**SUBJECT: GUIDANCE FOR MORTGAGE LOAN ORIGINATORS AND EMPLOYEES WORKING REMOTELY**

**DATE: NOVEMBER 23, 2022**

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This guidance outlines the Department’s position on mortgage loan originators (MLOs) and employees of District of Columbia sponsoring mortgage lenders, mortgage brokers, and mortgage dual authority licensees (collectively “Mortgage Licensees”) to work from a location other than a licensed location (“remote work location”).

MLOs and employees of sponsoring Mortgage Licensees are permitted to work at a remote work location that is not identified to the public as a licensed location where mortgage business is conducted. This remote work location falls outside the parameters of a licensed location. The remote work location should not be disclosed to consumers as a public location and mortgage business activities should not be conducted in person with consumers from a remote work location.

The Mortgage Licensee is responsible for the supervision of its MLOs and employees in a manner that promotes consumer protection. The failure to properly supervise MLOs and employees may be deemed a violation subject to enforcement actions.

The sponsoring Mortgage Licensee should:

- (1) Maintain and enforce written policies and procedures for working from a remote work location;
- (2) Have appropriate risk-based monitoring and oversight processes of work performed from a remote work location and maintain records of the processes, including that no employees are to perform any activity from a remote location that would be prohibited if performed at a licensed location;
- (3) Provide appropriate training to MLOs and employees regarding the confidentiality of all conversations about and with consumers conducted from the remote work location;
- (4) Ensure that in-person interactions with consumers are not conducted from the remote work location and the remote work location is not represented to consumers as a licensed location;

- (5) Maintain a secure virtual private network and other appropriate safeguards for licensee and consumer data, information, and records ensuring that consumer information located at or accessible from the remote location are secure;
- (6) Ensure all listings, cards, or letterhead only contain the address and telephone number of a District of Columbia licensed location;
- (7) Ensure consumer information and records are not maintained at remote work locations; and
- (8) Ensure consumer and licensee information and records remain accessible and available for regulatory oversight and examination.

Please note the remote work location would not be deemed a licensed location for the purposes of the relevant statutory branch licensing requirement if the above criteria are satisfied.

If necessary, the Department will address MLOs and employees of sponsoring mortgage licensees who work remotely from locations outside of the United States of America on a case-by-case basis. The Department may require additional information and documentation and impose additional conditions, requirements, safeguards, and guidance as the Department deems appropriate or necessary.

## **Contact**

Any questions or concerns regarding this Bulletin may be directed to Monique Kerr, Licensing Manager at [monique.kerr@dc.gov](mailto:monique.kerr@dc.gov) or Samuel Fuller, Associate Commissioner for Banking at [samuel.fuller@dc.gov](mailto:samuel.fuller@dc.gov).