



MARYLAND COMMISSIONER OF FINANCIAL REGULATION INDUSTRY ADVISORY REGULATORY ALERT



October 20, 2025

Prepare for Renewal of Your Maryland License

The Office of Financial Regulation (OFR) is issuing this advisory to provide important information about the license and registration renewal processes and key deadlines.

The 2026 NMLS License and Registration Renewal process for licensing period 2026 starts on November 1, 2025. Renewal requests must be submitted by December 31, 2025. If a renewal request is not submitted by that deadline, the license will expire.

We strongly recommend licensees submit their license renewal requests by *December 17, 2025*, to avoid interruption in their ability to do business in Maryland after December 31, 2025 (see details below).

General Reminders and Important Deadlines for Licensees

Review and satisfy the NMLS Renewal Checklist. All licensees should review the Maryland NMLS renewal checklist for their license category prior to submitting a renewal application. All requirements noted in the checklist must be satisfied **before** the renewal application can be approved.

Submit renewal requests by December 17, 2025. Licensees must submit their renewal requests by December 17, 2025, to take advantage of safe harbor provided by State Government Article §10-226(b)¹, Md. Code Ann. (“SG §10-226”). Under that section, a licensee who applies for a renewal by December 17 can continue doing business after December 31 (when their license was set to expire) while they await a response to their renewal application. Licensees who submit renewal requests between December 18 and December 31, 2025, are not covered by the extension provided under SG §10-226(b). These licensees must stop doing business in Maryland after December 31, 2025, if their renewal has not been approved by that date. They may resume business only after the Commissioner approves the renewal.

OFR no longer issues paper licenses. Each licensee’s NMLS record now functions as their license. If NMLS displays a Maryland license in an approved status, that license is valid and active.

Maryland no longer requires separate licenses for each branch office. Licensees must upload a list of all locations where the licensee conducts business in Maryland, excluding the principal executive office. This location list must be uploaded in the “Additional Requirements” section in NMLS and

include the address of each location and any trade name used there. **Mortgage Lender licensees must also include the name and NMLS ID of the branch manager for any location having a branch manager.** Licensees should provide that information [using this form](#) (downloadable as an Excel file). The location list must be updated through the NMLS whenever a location or trade name is added, changed, or closed/terminated.

A licensee must be in good standing with the Maryland Department of Assessments and Taxation (SDAT) to renew its license. OFR will review SDAT's online records to confirm that licensees are in good standing. If SDAT's records do not reflect that a renewal applicant is in good standing at the time of review, the licensee must provide OFR proof of Maryland good standing before the Commissioner can approve the renewal application.

Some auto-renewals are available. The following Maryland license types have auto-renewal features within NMLS: (1) Collection Agency License; (2) Consumer Loan License; (3) Credit Services Business License; (4) Debt Settlement Services Provider Registration; (5) Installment Loan License; (6) Money Transmitter License; (7) Sales Finance License; (8) Check Cashier License/Registration; and (9) Mortgage Loan Originator License. To activate the auto-renewal process, a licensee must submit a renewal request through NMLS and clear all outstanding license items listed in NMLS.

NOTICE: A licensee's failure to complete the renewal process by December 31, 2025, results in their license automatically expiring on December 31, 2025, unless they applied for a renewal by December 17, 2025, and it is still being processed. Completion of the renewal process under this circumstance requires:

- Submitting the renewal application through NMLS
- Paying the applicable renewal fee through NMLS
- Completing any renewal requirements unique to that license type (such as continuing education requirements for mortgage loan originators)
- Clearing outstanding license issues listed in NMLS
- The Commissioner noting approval of the renewal application in NMLS

The Commissioner may take enforcement action against any person conducting business under an expired license.

General Reminders and Important Deadlines for Non-License Registrations

Registrations must be renewed through the NMLS by December 31 of each year. A registrant must review the information in its NMLS record, make any necessary updates to ensure accuracy, and submit a renewal request.

Changes to Surety Bond Amounts

Maryland periodically updates required surety bonds amounts. A licensee must ensure it has sufficient surety bond coverage for its license. Current surety bond amounts are listed in NMLS for each license type.

Frequently Asked Questions

Mortgage Loan Originators

Q: Where can I find general compliance-related information for mortgage loan originators?

A: OFR's website has [resources](#) for mortgage loan originators about licensing requirements, applicable laws and regulations, industry advisories, and more. We recently published [this instructional video](#) for current Maryland mortgage loan originators. The video highlights license renewal and maintenance requirements and offers answers to frequently asked questions.

Q: What is Maryland's continuing education requirement for mortgage loan originators?

A: Unless you completed pre-licensing education in 2025, you must complete at least 8 hours of continuing education, with at least one hour of Maryland-specific education. See details on the [state-specific education chart](#) on the NMLS Resource Center. Your continuing education must be reflected in your NMLS record. Please remember that it may take up to seven days for completed courses to appear in your record. **If you wait until late December to complete your continuing education for 2025, it may not appear in your record in time to renew your license.**

Mortgage Lenders

Q: Does Maryland have a continuing education requirement applicable to mortgage lenders for persons other than mortgage loan originators?

A: Yes. Maryland requires certain "covered employees" of a mortgage lender to annually complete continuing education requirements. The definition of a covered employee and the applicable continuing education requirements are listed [here](#) on OFR's website.

More Information

If you are experiencing technical issues while completing the renewal process, please contact the NMLS Call Center at 855-665-7123. If you have questions relating to Maryland's licensing requirements, please contact Arlene Williams, Director of Licensing, at 410-230-6068 or arlenef.williams@maryland.gov.

The Office of Financial Regulation, a division of the Maryland Department of Labor, is Maryland's consumer financial protection agency and financial services regulator. For more information, please visit our website at www.labor.maryland.gov/finance.



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