



State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

Mortgage Fee Schedule

(Rev. 10/01/2025)

This schedule includes fees from the North Carolina Office of the Commissioner of Banks. Additional fees, including but not limited to a credit report and a criminal background check, are required for some license types and are collected by the [Nationwide Multistate Licensing System and Registry \(NMLS\)](#).

*Fees are not prorated or **REFUNDABLE**.*

Initial Application:

License/Registration Type	Fee	Statutory Reference
Mortgage Lender*	\$ 1,250	N.C.G.S. § 53-244.090
Mortgage Broker		
Mortgage Servicer		
Branch Office (Lender and Broker)	\$ 0	
Exclusive Mortgage Broker	\$ 300	
Mortgage Loan Originator	\$ 125	
Mortgage Origination Support Registrant (MOSR)		
Employs less than 5 processors and underwriters	\$ 250	
Employs 5 to 30 processors and underwriters	\$ 1,000	
Employs more than 30 processors and underwriters	\$ 2,000	
*Mortgage lenders requesting to engage in reverse mortgage lending pay an additional application fee.	\$ 500	N.C.G.S. § 53-258(b)

Annual Renewal Period (November 1 – December 31):

License/Registration Type	Fee	Statutory Reference
Mortgage Lender*	\$ 0	N.C.G.S. § 53-244.101
Mortgage Broker		
Mortgage Servicer		
Branch Office (Lender and Broker)		
Exclusive Mortgage Broker		
Mortgage Loan Originator	\$ 125	N.C.G.S. § 53-258(d)
Mortgage Origination Support Registrant (MOSR)		
Employs less than 5 processors and underwriters	\$ 125	
Employs 5 to 30 processors and underwriters	\$ 500	
Employs more than 30 processors and underwriters	\$ 1,000	
*Mortgage lenders engaged in reverse mortgage lending pay an additional renewal fee.	\$ 250	

All licenses expire on **December 31st**, if not renewed during the Annual Renewal Period.

Reinstatement Period (January 1 – February 28/29):

Renewal requests submitted during the Reinstatement Period will pay the following late fees:

License/Registration Type	Late Fee	Statutory Reference
Mortgage Lender	\$ 250	N.C.G.S. § 53-244.101(d)
Mortgage Broker		
Mortgage Servicer		
Exclusive Mortgage Broker		
Mortgage Loan Originator		
Mortgage Origination Support Registrant (MOSR)		N.C.G.S. § 53-244.101(d1)
Employs less than 5 processors and underwriters	\$ 62.50	
Employs 5 to 30 processors and underwriters	\$ 250	
Employs more than 30 processors and underwriters	\$ 500	

Renewal requests will not be accepted after the Reinstatement Period; thereafter, a new application for licensure must be submitted.

Annual Mortgage Assessments:

The annual assessment shall consist of a base amount of \$2,000 for volumes of no more than \$1,500,000 plus an additional sum, calculated on the loan and servicing dollar volume reported by the licensee to the NCCOB for the previous calendar year per N.C.G.S. § [53-244.100A](#). If a licensee has both loan origination and servicing volume, those amounts shall be added together. The assessment shall be calculated from the table below:

<u>Loan and/or Servicing Dollar Volume</u>			<u>Per Thousand</u>
\$1,500,001	to	\$2,500,000	\$0.07
\$2,500,001	to	\$5,000,000	\$0.06
\$5,000,001	to	\$10,000,000	\$0.05
\$10,000,001	to	\$30,000,000	\$0.04
\$30,000,001	to	\$100,000,000	\$0.03
\$100,000,001	to	\$1,300,000,000	\$0.02
More than \$1,300,000,001			\$0.01

Use the [Mortgage Assessment Calculator](#) to estimate the annual mortgage assessment. The calculation is an estimate only and is not intended to be your actual mortgage assessment dollar amount. Your annual assessment will be based on total loan origination and servicing volume reported. If you have questions regarding your assessment, please contact the NCCOB at (919) 733-3016.

Research and Copies:

For a list of research and copy fees, please visit: <https://nccob.nc.gov/media/206/open>.