Request for Information No. 756
for
The Replacement of the Division of Mortgage Lending's Database

Release date: March 1, 2018
Deadline for Submitting Questions: April 2, 2018
Deadline for Submission: April 30, 2018

For additional information, please contact:
K. Grant Reynolds
775-684-2994
kgreynolds@business.nv.gov

A Request for Information (RFI) process is not an Invitation to Bid or a Request for Proposal. The State is looking for vendors to submit creative, competitive solutions to the agency's stated problem or need, as specified below. The information will be used to identify viable vendor solutions. Vendor information will remain confidential and will not be released publicly. The State is not obligated to any vendor through this process, nor does it have any expectations of the responding vendors.

1. Introduction

The Division of Mortgage Lending's (MLD) current database that is in use needs to be replaced as it has become outdated. The new database should not only be modern and have a user-friendly operating system, but also be dynamic to integrate all of the information across functions avoiding information silos.

The purpose for this Request for Information (RFI) is to identify vendors that may have viable solutions to meet MLD's requirements and obtain cost estimates for implementing the most appropriate solution(s).

2. Scope of Work

The scope of work involved in replacing a database originally built in approximately 2006, includes the following:

- Provide a replacement database
- Provide training and initial support help
- Migration of data from the old to the new database
- Data security
- Capacity
- Retention

3. Background

The Division of Mortgage Lending is a regulatory agency housed within the Department of Business and Industry and located in Las Vegas.

The Division licenses, examines, investigates and regulates the non-depository mortgage industry covering mortgage brokers, mortgage agents, mortgage bankers, mortgage servicers, escrow companies/agents and covered service providers. The Division has two main teams: the examination team which is responsible for conducting examinations of each licensed company to verify compliance with all applicable law; and the investigation team which carries out investigations of both licensed and unlicensed activity. In addition to these two teams, the Division works closely with the licensing team located in Carson City. The licensing team serves a "gatekeeper" function, managing the entire
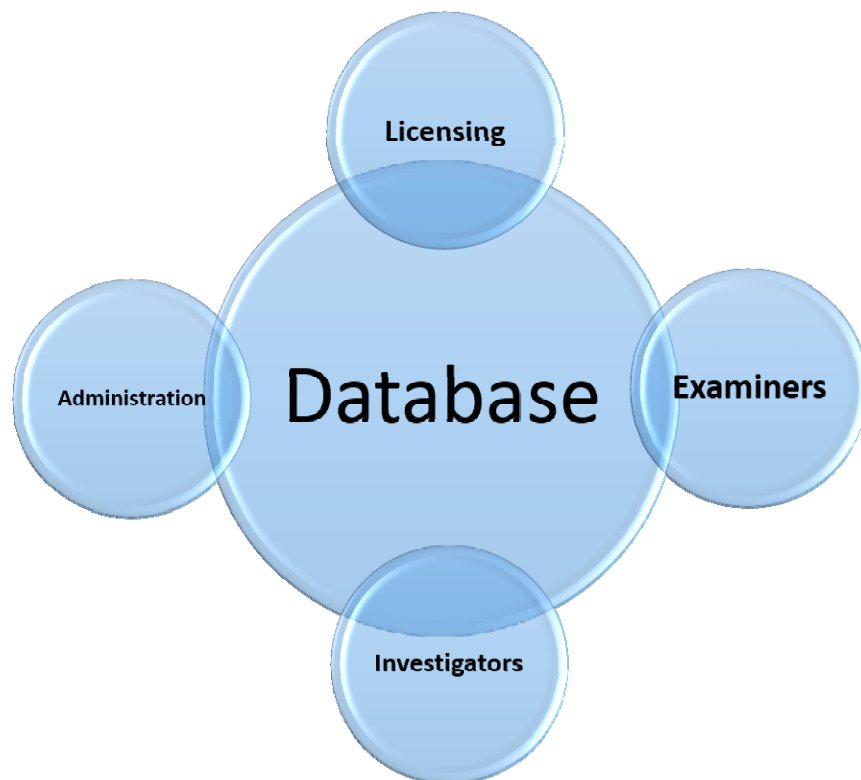
licensing process for all new applications, annual renewals and all license changes that need to be reviewed and approved.

All of these teams, along with administration staff, use one database.

Currently, the Division licenses and oversees approximately 7,593 business entities and individuals with loan volumes of more than $15 billion in 2016. The Division also registers 21 business entities under one notice-filing program.

4. Core Business Users

- Licensing
- Examiners
- Investigators
- Administration

Licensing

Administration

Database

Examiners

Investigators

Licensing

The Licensing team functions as the "gatekeeper" for our industry. It manages the entire process from application to issuance of a license for a new application, the annual renewal of all licenses, and all license changes that need to be reviewed and approved.

- Automatic generation of license numbers
- Accurate and timely tracking of agents associated with offices
- Tracking license types (Other Trade Names, etc.)
- Assigning duties to licensing staff and tracking workload progress and completion
- Processing and approval of a licensee's change of address, change of name, change of association
- Renewal and reinstatement processing
- Overall, providing a chronological history of events that is necessary to licensing and compliance staff.

Examiners

The examination team is responsible for conducting various types of book and record audits of each licensed company to verify compliance with all applicable law. The frequency can vary upon a number of factors with risk being the most important. The frequency of an examination for a licensee can range from one to four years.

Database usage for examiners:
- Appending examination reports – draft report of examination and final report of examination
- Appending examination responses from a licensee – typically responses to the draft report of examination; however, at times, to final report of examination if corrective actions were outstanding during final report of examination
- Appending informal meeting memos
- Appending NOSC letters
- Entering notes relating to examinations
- Review of monthly activity reports
- Review of mortgage agent activity in relation to licensing – expiration, companies worked for/sponsored by
- Review of qualified employee records
- Review of financial submissions
- Review of licensing records

- Review of office(s) records and activity i.e. closures, surrenders, designation of QE, etc.
- Review of complaints
- Review of regulatory actions
- Review of ownership records

Database usage for supervisory examiner:
- All of the above mentioned usage, and
- The ability to run reports and upload data fields into an excel format i.e. number of examinations completed YTD…

Investigators

The investigation team carries out investigations of both licensed and unlicensed activity that could result from an examination or from a complaint received by the Division.

- Team members use the database as an information gathering tool.
- Housing complaint files
- Document upload - usually regulatory actions which can be lengthy.

Administration

- Appending, entering and running reports for all monthly activity reports received from licensees
- Entering complaints and appending complaint files with the ability to run reports regarding complaint activity.
- Entering and appending examination information with the ability to run reports on how many exams have been completed.
- Entering and appending Enforcement Actions with the ability to run reports on the status of enforcement actions and who they are against.
- Licensee reporting including the number of actively licensed companies by license type, newly licensed companies, renewed and pending companies and branches, closed companies and branches.
- Reporting functions for licensees that are not registered in NMLS.
- Reporting functions for agent activity

5. NMLS vs MLD Database

MLD utilizes two systems to support its operation.

- **MLD Database** – Home-grown database that was developed by the Department about 2006. The system is web-based and uses a Microsoft SQL Server database. The system is hosted on a Department server. This system was developed before the NMLS system was put in place.
- **NMLS** – The Nationwide Mortgage Licensing System (NMLS) is a multi-state mortgage licensing system which is operated at a national level. The system is utilized by regulators from all of the states and US Territories. The NMLS is a cloud based system (or Software-as-a-Service). The website is: https://nationwidelicensingsystem.org/Pages/default.aspx . In general the NMLS support supports the licensing business functions, but not the examination and investigation functions (i.e. enforcement).

The NMLS system will remain in place. The scope of this project involves replacing the MLD Database. The table below shows how the two systems support business processes within MLD.

Licensing:	NMLS Functionality (only for licensees required to be registered or those that volunteer to be registered)	MLD Database Applications
Automatic generation of license numbers	NMLS generates licensee numbers that are applicable to all states (for Registered licensees only)	MLD Database generates licensee numbers unique for Nevada for all licensees
Accurate and timely tracking of agents associated with offices	All changes are submitted in NMLS (for Registered licensees)	NMLS notifies licensing which notes changes in the database. Licensees not registered submit directly to licensing.
Tracking license types (OTNs, etc.)	NMLS has this function	MLD Database has this function
Assigning duties to licensing staff and tracking workload progress and completion	NMLS has this function	MLD Database has this function
Processing and approval of a licensee's change of address, change of name, change of association	All changes are submitted in NMLS (for Registered licensees)	NMLS notifies licensing which notes change in the database. Licensees not registered submit directly to licensing.

Renewal and reinstatement processing	All applications are submitted in NMLS (for Registered licensees)	NMLS notifies licensing which notes application statuses in the database. Licensees not registered apply directly to licensing.
Overall, providing a chronological history of events that is useful to licensing and compliance staff	NMLS has this function	MLD Database has this function
Examiners:	NMLS Functionality (only for licensees required to be registered or those that volunteer to be registered)	MLD Database Applications
Records storage	Stores licensee application records and quarterly reports applicable to all states	Stores Nevada specific monthly reports and all examination/investigation support
Reporting Functions	Able to run reports on licensees (status, renewed, contact info, etc.) Since similar information is in both systems, examiners can use both as a cross-check of consistency during an examination.	Reporting functions are limited. Since similar information is in both systems, examiners can use both as a cross-check of consistency during an examination.
Interfacing with NMLS	n/a	n/a
Investigators:	NMLS Functionality (only for licensees required to be registered or those that volunteer to be registered)	MLD Database Applications
Information gathering	Information on licensee history as far as licensing and quarterly reports. Regulatory actions from other states are available.	All uploaded information is accessible.
Document upload	Regulatory actions (Consent and Final orders) are uploaded regularly, but no supporting documents	All supporting documents for regulator actions are uploaded – these can be lengthy

Administration:	NMLS Functionality (only for licensees required to be registered or those that volunteer to be registered)	MLD Database Applications
Appending, entering and running reports for all monthly activity reports received from licensees	MAR are not able to be submitted through NMLS	The database houses all MAR which have to be uploaded individually once they come in via email
Entering complaints and appending complaint files with the ability to run reports regarding complain activity	No capability in NMLS	The database houses all files
Entering and appending enforcement actions with the ability to run reports on the status of enforcement actions and who they are against	NMLS has this capability, but the Division does not store any regulatory action information on the system until it is a final order or consent order	The database houses all files
Licensee reporting including the number of actively licensed companies by license type, newly licensed companies, renewed and pending companies and branches, closed companies and branches	NMLS has this capability, but has some limitations on specific parameters	The database has this capability, but is limited on the number of records that can be generated.
Reporting functions for licensees that are not registered in NMLS	No capability in NMLS	The database includes those not registered in NMLS
Reporting functions for agent activity	NMLS has this capability, but has some limitations on specific parameters	The database has this capability, but is limited on the number of records that can be generated.
Financial statement submittal and storage	NMLS serves this function	Only the CPA's review worksheet is in the database. Financials for those not registered would be manually uploaded and stored in the database.

6. Wish list

- Compatible with current software and upgradable when needed
- A search function that is applicable to the entire database
- Customizable reports
- The ability to run a report from the database by license number that will show the amount of loans and the total loan volume for each annual year
- The ability to upload information or link information from our public site
- Protection in regards to tracking authors, so that edits, deletions, etc., can be tracked
- Additional fields such as: for agents, the address shows but no state or zip code; for offices, it shows NMLS ID #'s but not the license number; for Monthly Activity Reports, there is no field for license type/license number/NMLS ID. When doing an office search, the ability to see the total number of active offices per licensee (sample images available) would be helpful. See appendix B
- Records per page increased (to more than 1000)
- The ability to aggregate year totals without going into each monthly activity report. See appendix B
- The ability to create an email list based on selected parameters (for example, for Commercial Companies, a user must go into each individual licensee and then each office to try to get email addresses)
- An increase in the capacity of files that can be scanned and uploaded into the database
- For those licensees that do not go through NMLS, for example, commercial brokers, if they have deficiencies, they are not listed in the database, as it would in NMLS, so the division would need to reach out to Licensing to see what those deficiencies are. So the ability to add deficiencies as needed into the database. Could be in the general comment section.

7. List of contacts

K. Grant Reynolds
IT Manager 3
775-684-2994
kgreynolds@business.nv.gov

Cathy Sheehy
Commissioner- MLD
702-486-0789
csheehy@mld.nv.gov

Scott Whittemore
Deputy Commissioner-MLD
702-486-0788
swhittemore@mld.nv.gov

Susan Slack
Administrative Assistant III
702-486-7251
sslack@mld.nv.gov

Amber Ruhberg
Licensing Supervisor
775-684-7034
aruhberg@business.nv.gov

Liliana Gutierrez
Adm Assistant IV-Licensing
775-684-2971
Liliana.Gutierrez@business.nv.gov

8. RFI Timeline

Task	Date/Time
Publish RFI	3/1/2018
Deadline for submitting questions	4/2/2018
Answers posted to website	4/13/2018
Deadline for submission	4/30/2018

Note: These dates represent a tentative schedule of events. The State reserves the right to modify these dates at any time, with appropriate notice to the prospective vendors.

9. Vendor Questions for the State

For clarification concerning the RFI, written questions should be submitted via email to: kgreynolds@business.nv.gov and csheehy@mld.nv.gov with "RFI #756 MLD-2018 Questions" in the subject field. Questions must be submitted by the deadline specified above under RFI Timeline. Answers will be posted to the State's Purchasing website http://purchasing.state.nv.us as well as at the Division of Mortgage Lending website http://mld.nv.gov/About/MLD_Updates/.

10. Vendor Submission Requirements

RFI Response Format and Content

Section	Description
Section 1: Title Page	
A. Title of RFI: NV MLD Database replacement	
B. RFI Number	756
C. Vendor Name and Address	Name and address of responding vendor.
D. RFI Deadline	Deadline of this RFI – 4/30/2018.
E. Vendor Information Sheet	Attach and complete the Vendor Information Sheet from Appendix **A**.
Section 2: Vendor's Proposed Solution	
A. Executive Summary	Should describe in brief, general terms, how the vendor's solution can fit the State's requirements and any specific benefits that the State would have by choosing this solution. Note: the vendor can add any other information they deem valuable to the State in evaluating and understanding the vendor's solution(s).
B. Response to Vendor Questions	Vendor to include answers to Vendor Questions in Appendix **C**
Section 3: Vendor Background	
A. Overview of Company	Brief background of company, including years in business, staffing levels, industries supported, service and product focus and office locations.
B. Similar Projects	Brief description of similar projects the vendor has implemented.
Section 4: Vendor Questions	For clarification concerning the RFI, written questions should be submitted via email to: kgreynolds@business.nv.gov and csheehy@mld.nv.gov with "RFI #756 MLD-2018 Questions" in the subject field. Questions must be submitted by the deadline specified above under RFI Timeline. Answers will be posted to the State's Purchasing website http://purchasing.state.nv.usas well as at the Division of Mortgage Lending website http://mld.nv.gov/About/MLD_Updates/
Section 5: Project Costs	Please provide estimated cost information regarding one-time implementation costs and on-going annual support costs for a four-year period. If the vendor has more than one viable solution, it is encouraged to include costs for the various solutions. Cost information provided in response to

	this RFI will not be construed as a bid.
Section 7: Other Supporting Documentation	Additional information the vendor deems beneficial for the state to understand the vendor's solution offering.

RFI Submission Address

Vendors can submit responses by either email or hard copy.

Email:
kgreynolds@business.nv.gov

Include the following in the subject line: **RFI #756 MLD-2018 Response**

Mailing address for hard copy:

State of Nevada
Department of Business and Industry
Attn: Grant Reynolds
1830 College Parkway Ste. 100
Carson City NV 89706

Appendix A- Vendor Information Sheet

VENDOR INFORMATION SHEET FOR RFI #756 MLD– DATABASE REPLACEMENT

Provide all requested information in the space provided next to each numbered question. The information provided in Sections V1 through V6 will be used for development of the contract.

V1	Company Name	
V2	Street Address	
V3	City, State, ZIP	

	Telephone Number		
V4	Area Code:	Number:	Extension:

	Facsimile Number		
V5	Area Code:	Number:	Extension:

	Toll Free Number		
V6	Area Code:	Number:	Extension:

	Contact Person for Questions / Contract Negotiations, including address if different than above
V7	Name:
	Title:
	Address:
	Email Address:

	Telephone Number for Contact Person		
V8	Area Code:	Number:	Extension:

	Facsimile Number for Contact Person		
V9	Area Code:	Number:	Extension:

	Name of Individual Authorized to Bind the Organization	
V10	Name:	Title:

	==Signature *(Individual must be legally authorized to bind the vendor per NRS 333.337)*==	
V11	Signature:	Date:

Appendix B- Screenshots – Legacy System (MLD Database)

A search for an escrow agent or mortgage agent shows the address, but not the state or zip code.

A search in Offices will show the NMLS ID, but not the license number. I would like the records per page to be increased to 1000.

In a search for Monthly Activity Reports, there is no License Type, License Number or NMLS ID. I would like the records per page to be increased to 1000.

I would like to be able to see the number of active offices per license type. Right now I can only search for a license type and choose Branch, Principal, Main Office Originating and Main Office-Non Originating from the drop down. I have to get the number for each type of office and add them. I would like to add "All Active Licensed" as a choice.

In Monthly Activity Reports, I would like to be able to search for the one year total for a company using the Month-Year Required column to total the No/Loans and the Amt/Loans from January through December.

VIEW: Monthly Activity Reports

Search (*) | Reset | Show all | Advanced Search

◉ Exact phrase ○ All words ○ Any word

Add

Page |◀ ◀ 1 ▶ ▶| of 4   Records Per Page 50 ▼
Records 1 to 50 of 152

		Office	Month-Year Required	Date Received ▽	No/Loans	Amt/Loans	Filename (*)
🔍✏📋 ☐✖		2088	Apr-2017	5/11/2017	126	$30,906,731.00	204(108).xls
🔍✏📋 ☐✖		2088	Mar-2017	4/14/2017	151	$39,261,272.00	204(107).xls
🔍✏📋 ☐✖		2088	Feb-2017	3/14/2017	131	$32,704,083.00	204(106).xls
🔍✏📋 ☐✖		2088	Jan-2017	2/15/2017	100	$23,414,336.00	204(105).xls
🔍✏📋 ☐✖		2088	Dec-2016	1/13/2017	149	$36,835,382.00	204(104).xls
🔍✏📋 ☐✖		2088	Nov-2016	12/12/2016	166	$42,633,503.00	204(103).xls
🔍✏📋 ☐✖		2088	Oct-2016	11/15/2016	168	$40,434,047.00	204(102).xls
🔍✏📋 ☐✖		2088	Sep-2016	10/14/2016	162	$37,584,607.00	204(101).xls
🔍✏📋 ☐✖		2088	Aug-2016	9/14/2016	186	$44,692,282.00	204(100).xls
🔍✏📋 ☐✖		2088	Jul-2016	8/8/2016	161	$39,994,998.00	204(99).xls
🔍✏📋 ☐✖		2088	Jun-2016	7/13/2016	158	$38,467,538.00	204(98).xls
🔍✏📋 ☐✖		2088	May-2016	6/9/2016	148	$36,632,206.00	204(97).xls
🔍✏📋 ☐✖		2088	Apr-2016	5/11/2016	134	$32,941,106.00	204(96).xls
🔍✏📋 ☐✖		2088	Mar-2016	4/16/2016	149	$34,692,190.00	204(95).xls
🔍✏📋 ☐✖		2088	Feb-2016	3/11/2016	141	$31,859,868.00	204(94).xls
🔍✏📋 ☐✖		2088	Jan-2016	2/9/2016	107	$24,921,868.00	204(93).xls

Some license types have been added to the database – Commercial Broker, Commercial Banker, Wholesale Broker and Wholesale Banker. For these licenses types, the Month-Year Required in the Monthly Activity Reports section does not auto-populate. I periodically go through these license types and add the additional new months that are in the drop down. The problem is that if the month is not added, and the licensee does not submit a monthly activity report, and I run a report to find missing monthly activity reports, the report will not show up as missing.

Master Record: Offices
Back to Master Page

Lic Type	Licensee	Status	QE	Address 1	C
Wholesale Banker					

VIEW: Monthly Activity Reports 🖨 📊 📄 📊

[Search field] Search (*) Reset Show all Advanced Search
◉ Exact phrase ◯ All words ◯ Any word

Add

Page ◁◀ 1 ▶▷ of 2   Records Per Page 50 ▼
Records 1 to 50 of 53

			Office	Month-Year Required ▽	Date Received	No/Loans	Amt/Loans	Filename (*)
🔍📝📋 ☐✕			9149	Apr-2017	5/8/2017	1	$127,687.00	3882(25).xls
🔍📝📋 ☐✕			9149	Mar-2017	4/3/2017	1	$198,675.00	3882(24).xls
🔍📝📋 ☐✕			9149	Feb-2017	3/6/2017	1	$1,202,500.00	3882(23).xls
🔍📝📋 ☐✕			9149	Jan-2017	2/7/2017	1	$174,775.00	3882(22).xls
🔍📝📋 ☐✕			9149	Dec-2016	1/5/2017	2	$532,476.00	3882(21).xls
🔍📝📋 ☐✕			9149	Nov-2016	12/20/2016	0	$0.00	3882(19).xls
🔍📝📋 ☐✕			9149	Oct-2016	11/1/2016	0	$0.00	
🔍📝📋 ☐✕			9149	Sep-2016	10/5/2016	0	$0.00	
🔍📝📋 ☐✕			9149	Aug-2016	9/2/2016	0	$0.00	
🔍📝📋 ☐✕			9149	Jul-2016	8/3/2016	0	$0.00	
🔍📝📋 ☐✕			9149	Jun-2016	7/6/2016	0	$0.00	
🔍📝📋 ☐✕			9149	May-2016	6/2/2016	0	$0.00	
🔍📝📋 ☐✕			9149	Apr-2016	5/19/2016	0	$0.00	

You will notice on the example above, the monthly activity reports that were submitted before November 2016 do not appear under this office. We append reports to the principal office. Since the principal office below at Park Run Drive has closed and was moved to the office above at West 7th Street, we have to go to two offices in order to find all of the monthly activity reports.

Lic Type	Licensee	Status	QE	Address 1	City	State
Banker						

VIEW: Monthly Activity Reports

Search (*)   Reset   Show all   Advanced Search
● Exact phrase   ○ All words   ○ Any word

Add

Page |◄ ◄ 1 ► ►| of 1   Records Per Page 50 ▼
Records 1 to 49 of 49

				Office	Month-Year Required ▽	Date Received	No/Loans	Amt/Loans	Filename (*)
🔍	📝	📋	☐ ✕	9167	Dec-2016		0	$0.00	
🔍	📝	📋	☐ ✕	9167	Nov-2016	12/20/2016	0	$0.00	
🔍	📝	📋	☐ ✕	9167	Oct-2016	11/1/2016	1	$252,000.00	3882(20).xls
🔍	📝	📋	☐ ✕	9167	Sep-2016	10/5/2016	1	$527,000.00	3882-1.xls
🔍	📝	📋	☐ ✕	9167	Aug-2016	9/2/2016	5	$1,697,162.00	3882(18).xls
🔍	📝	📋	☐ ✕	9167	Jul-2016	8/3/2016	3	$639,262.00	3882(17).xls
🔍	📝	📋	☐ ✕	9167	Jun-2016	7/6/2016	1	$140,000.00	3882 Corrected.xls
🔍	📝	📋	☐ ✕	9167	May-2016	6/2/2016	0	$0.00	3882(16).xls
🔍	📝	📋	☐ ✕	9167	Apr-2016	5/19/2016	1	$1,180,000.00	3882(15).xls

Appendix C – Vendor Questions

1. **Solutions Platform/Architecture**
    B. Is your solution a Commercial-Off-The-Shelf system, a custom built system, or a combination of the two?
    C. Describe the platform/architecture your solution is based on, e.g. J2EE, Microsoft.Net, IBM WebSphere, etc. Also include operating systems, e.g. UNIX, Microsoft Windows Server, etc.
    D. Describe all development languages utilized, including any proprietary toolsets.
    E. Describe all 3rd party software required or recommended for the solution, including report writers, GIS, document management, etc.
    F. List the database software that you utilize, e.g. Oracle, SQQL Server, etc.

2. **Solution Delivery**
    A. What are the options on how your solution is delivered?
        - Vendor hosted and maintained (cloud solution?)
        - Runs on customer's servers?
        - Combination of the above?
    B. Does the system support local high availability through the use of the redundant servers? Please describe proposed solution architecture as it relates to availability?
    C. Does the system support off-site disaster recovery through the use of redundant servers? Please describe proposed solution architecture as it relates to disaster recovery.

3. **Security/Access Control**
    A. Does the system provide multiple levels of data security control access by station terminal or department and by transaction, function, and file?
    B. Does the system provide Microsoft Active Directory Integration or like technology? Please describe integration capabilities in detail.

4. **Other Functionality**
    A. Does the system support access from the field, such as in the case of inspectors.
    B. Does the system provide global query function so that users can search system wide based on name, account, range of values, or partial and wild-cards?
    C. Does the system provide tools for ad-hoc reporting, as well as the ability to create and deploy standardized reports?

5. Customer Support

    A. Describe the support that will typically be provided to assist employees with training, questions and problems, both during the project and after go-live?

    B. Do you provide a help desk and what are the operating hours (Pacific Time)?

6. Requirements Summary

Please indicate which requirements your solution supports by placing a check mark (X) in the appropriate column. Please include any comments or assumptions that you deem relevant. For requirements that your solution could meet with customizations (Custom) please include estimated additional costs in the Vendor Comments column.

Requirement Summary	Does vendor's solution Include?				Vendor Comments
	Yes	No	Partial	Custom	
1. Licensing					
2. Examiners					
3. Investigators					
4. Administration					