



STEVE SISOLAK  
*Governor*

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING  
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TERRY REYNOLDS  
*Director*

CATHY SHEEHY  
*Commissioner*

# Memorandum

**Date:** May 18, 2020  
**To:** Licensed Mortgage Companies and Their Sponsored Mortgage Loan Originators  
**From:** Cathy Sheehy, Commissioner  
**Re:** Extended Provisional Guidance – Temporarily Working from Home

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As Nevada works to continue its efforts to minimize the spread and recover from the effects of COVID 19, the Mortgage Lending Division has extended the previous statement of provisional guidance until August 31, 2020.

On Thursday, March 12, 2020, Governor Sisolak declared a state of emergency for Nevada. This order allowed for additional resources for the state through May 31, 2020. In addition, the Division of Mortgage Lending (the "Division") issued the following memorandum of provisional guidance for temporarily working from home:

This guidance is not a standard nor regulation and creates no new statutory framework. This information is intended to assist licensed Mortgage Companies and their sponsored Mortgage Loan Originators in response to the COVID 19 outbreak. This guidance temporarily allows licensed Mortgage Loan Originators to work from home; This includes persons associated with and working in Nevada principal and branch office locations, or in office locations in other states licensed with the Division to conduct business in Nevada.

Nothing in this memorandum amends Chapter 645B of the Nevada Revised Statutes. Mortgage Companies are required to comply with all applicable state and federal laws and regulations including, but not limited to applicable supervision provisions as set forth in NRS 645B.460 and NAC 645B.310. These laws and regulations include establishing and maintaining proper security protocols to ensure maximum data, records and transaction security.

Contact the Division at (702) 486-0782 or [mldinfo@mld.nv.gov](mailto:mldinfo@mld.nv.gov) if you have any questions.

Sincerely,

A handwritten signature in blue ink that reads "Cathy Sheehy".

Cathy Sheehy  
Commissioner