

A. States that expressly exempt servicers:

- Alabama: Exempts loss mitigation specialists when acting for a depository institution; a subsidiary that is owned or controlled by a depository institution and regulated by a Federal banking agency; or an institution regulated by the Farm Credit Administration. Delays licensing for non-exempt loss mitigation specialists, unless denied by HUD.
- Colorado
- Iowa
- Missouri
- Nevada
- Rhode Island
- Virginia

B. States that defer servicer exemption to HUD:

- Arizona
- Connecticut
- Kansas
- Louisiana
- Maryland
- Montana
- North Carolina
- New York
- Pennsylvania

C. States that delay licensing for servicers:

- Illinois (or any date approved by HUD)
- Michigan (but only if it is not inconsistent with HUD interpretation of SAFE Act)
- Ohio (but only if it is not inconsistent with HUD interpretation of SAFE Act)
- South Carolina (but only if it is not inconsistent with HUD interpretation of SAFE Act)
- West Virginia (but only if it is not inconsistent with HUD interpretation of SAFE Act)