

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
OFFICE OF CONSUMER FINANCE**

Mortgage Industry Advisory Board

BOARD MEETING MINUTES

February 14, 2018

ROLL CALL

Present: Donald Calcaterra Jr.
Teri Heindrichs
Allison Johnston– via telephone
Timothy Kleyla
Bill Roberts
Michelle Kirsten – excused
Michael Kus - excused

DIFS Staff: Kirt Gundry
Barbara Strefling
Michelle Tullar
Mark Weigold
Brenda Gardner – excused

Call to order at 8:36 am

- Motion to approve 11/8/17 minutes; motion passed
- Motion to approve 2/14/18 agenda; motion passed

DIFS Updates

- Current licensee population/statistics
 - MLO Licensees
 - 2/12/18: Total 11,331 – 10,873 approved, 0 approved-conditional, 457 approved-inactive, 1 approved-surrendered
 - 2/12/17: Total 10,362 – 9,922 approved, 1 approved-conditional, 439 approved-inactive, 0 approved-surrendered
 - Applications currently pending: 295
 - First Mortgage Licensees and Registrants
 - 2/12/18: Total 722 – 501 licensees, 221 registrants
 - 2/12/17: Total 665 – 450 licensees, 215 registrants
 - Applications currently pending: 21 (14 licensees, 7 registrants)
 - Secondary Mortgage Licensees and Registrants
 - 2/12/18: Total 238 – 1 licensee, 237 registrants
 - 2/12/17: Total 221 – 1 licensee, 220 registrants
 - Applications currently pending: 2 (0 licensees, 2 registrants)
 - CFS Licensees
 - 2/12/18: 7
 - 2/12/17: 13
 - Applications currently pending: 0

- New Applications Received
 - MLOs
 - 2018 year-to-date: 633
 - 2017 total: 4,146
 - First Mortgage Licensees and Registrants
 - 2018 year-to-date: 13
 - 2017 total: 149
 - Secondary Mortgage Licensees and Registrants
 - 2018 year-to-date: 1
 - 2017 total: 34
 - CFS
 - 2018 year-to-date: 0
 - 2017 total: 2
- Current Renewal Statistics as of 2/12/18
 - MLO Licensees
 - Issued: 13,032
 - Approved: 10,577
 - Inactivated: 272
 - Terminated (may be reinstated by March 1, 2018): 2,183
 - Run-off: 19%
 - Expected run-off: 15%
 - First Mortgage Licensees and Registrants
 - Issued: 745
 - Approved: 710
 - Inactivated: 35
 - Run-off: 5%
 - Expected run-off: 5%
 - Secondary Mortgage Licensees and Registrants
 - Issued: 243 issued
 - Approved: 235
 - Inactivated: 8
 - Run-off: 3%
 - Expected run-off: 5%
 - CFS Licensees
 - Issued: 10
 - Approved: 7
 - Inactivated: 3
 - Run-off: 30%
 - Expected run-off: 10%
- Mortgage Call Report (MCR)
 - First and second mortgage licensees and registrants are required to complete the MCR, filed through NMLS. The Michigan-specific DIFS annual activity report is no longer required.

- First and second mortgage licensees and registrants must also complete the MCR's report of financial condition.
- Prelicensing Education Requirement
 - NMLS policy change regarding prelicensing education for MLOs will be fully implemented later this year. Currently in Michigan, prelicensing education hours do not expire. Under the new policy, these hours will expire after three years if the individual does not obtain a license.
 - DIFS will send notification of this change to industry prior to the effective date.

Licensing/Compliance/Examination/Enforcement Discussion

- Mortgage Examination and Investigation Section (MEIS) statistics for 2017
 - Examinations
 - 166
 - Investigations
 - 37
 - Visitations for new licensees
 - 85
- Current Issues
 - MEIS examination staff reports mostly routine violations; companies respond to each violation or finding as part of the examination process.
 - No TRID-related enforcement actions have been taken by DIFS to date. The most common deficiencies noted by examiners are missing items on the Loan Estimate form.

NMLS

- Electronic Surety Bonds
 - DIFS encourages company licensees to convert paper surety bonds to electronic bonds in NMLS as soon as possible; deadline for the conversion is December 31, 2018.
 - MLO surety bonds remain in paper form. Electronic conversion is planned for the future, but no firm dates have been announced by NMLS.
- NMLS 10th Annual Conference
 - Conference was held February 6-9, 2018 in New Orleans
 - Over 700 attendees included state regulators, industry, and NMLS staff. Four staff members from DIFS attended.
 - Main topics
 - NMLS 2.0 is scheduled for initial implementation in late 2018 or early 2019; a key deliverable will be the availability of full electronic documentation in the system without separate paper requirements.
 - State Examination System (SES) Exam Portal: Being developed as part of NMLS 2.0; implementation expected in 2019.
 - Industry Development Working Groups: Several groups have been formed as part of the NMLS 2.0 project. DIFS encourages participation by industry representatives so their voices can be heard.

CFPB

- HMDA: CFPB will not assess penalties for HMDA data collected in 2018 (2019 reporting year).
- General discussion held regarding various initiatives under CFPB Acting Director Mick Mulvaney.

Industry Updates

- GSE Reform: Board provided an update on activities in Washington, D.C.
- Second Mortgage Program Pre-Examination Questionnaire: DIFS plans to revise the first mortgage program questionnaire to make it more specific to second mortgage program; the updated document will be posted on DIFS website.
- Multistate Examinations
 - Discussion held regarding continuing nationwide efforts, coordinated through CSBS, to maximize the number of states participating in multistate exams.
 - Exam approach is designed to be less burdensome for companies and more efficient for state regulators.
- H.B. 4470: Brief discussion held; bill pertains to commercial real estate only.

Other

- General discussion held regarding board composition; one board member has a term ending May 19, 2018 and, by statute, is not eligible for reappointment.

Next meetings

- May 9, 2018: 8:30 am in Lansing
- August 22, 2018: 8:30 am in Lansing

Meeting adjourned at 11:18 am

Allison Johnston, MIAB Secretary

Michelle Tullar, DIFS Recording Secretary

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
OFFICE OF CONSUMER FINANCE**

Mortgage Industry Advisory Board

BOARD MEETING MINUTES

May 9, 2018

ROLL CALL

Present: Donald Calcaterra Jr.
Teri Heindrichs
Allison Johnston
Michelle Kirsten
Timothy Kleyla
Michael Kus
Bill Roberts
DIFS Staff: Brenda Gardner
Kirt Gundry
Barbara Strefling
Michelle Tullar
Mark Weigold

Call to order at 8:34 am

- Motion to approve 2/14/18 minutes; motion passed
- Motion to approve 5/9/18 agenda; motion passed

DIFS Updates

- Current licensee population/statistics
 - MLO Licensees
 - 5/7/18: Total 12,448 – 11,091 approved, 0 approved-conditional, 1,357 approved-inactive, 0 approved-surrendered
 - 5/7/17: Total 11,170 – 10,114 approved, 1 approved-conditional, 1,054 approved-inactive, 1 approved-surrendered
 - Applications currently pending: 183
 - First Mortgage Licensees and Registrants
 - 5/7/18: Total 738– 513 licensees, 225 registrants
 - 5/7/17: Total 686 – 466 licensees, 220 registrants
 - Applications currently pending: 27
 - Secondary Mortgage Licensees and Registrants
 - 5/7/18: Total 244 – 1 licensee, 243 registrants
 - 5/7/17: Total 229 – 1 licensee, 228 registrants
 - Applications currently pending: 7
 - CFS Licensees
 - 5/7/18: 7
 - 5/7/17: 13
 - Applications currently pending: 1
 - New Applications Received
 - MLOs

- 2018 year-to-date: 1,844
 - 2017 total: 4,146
 - First Mortgage Licensees and Registrants
 - 2018 year-to-date: 51
 - 2017 total: 149
 - Secondary Mortgage Licensees and Registrants
 - 2018 year-to-date: 17
 - 2017 total: 34
 - CFS
 - 2018 year-to-date: 1
 - 2017 total: 2
- Federally Registered MLOs in Michigan
 - 3/31/18: 13,505
 - 3/31/17: 13,348
- MLO Employment Transfers tracked by DIFS
 - 2018 year-to-date: 681
 - 2017: 1,642
 - 2016: 1,122
- Final Renewal Statistics for 2018 Licensing Year
 - MLO Licensees
 - Applications Issued: 13,032
 - Processed: 10,615
 - Terminated: 2,147
 - Run-off: 19%
 - Expected run-off: 15%
 - First Mortgage Licensees and Registrants
 - Applications Issued: 745
 - Processed: 710
 - Inactivated: 35
 - Run-off: 5%
 - Expected run-off: 5%
 - Secondary Mortgage Licensees and Registrants
 - Applications Issued: 243
 - Processed: 235
 - Inactivated: 8
 - Run-off: 3%
 - Expected run-off: 5%
 - CFS Licensees
 - Applications Issued: 10
 - Processed: 7
 - Inactivated: 3
 - Run-off: 30%
 - Expected run-off: 10%

- Licensing Updates
 - General discussion held regarding licensing trends. MLO population continues to grow; more loans are being originated through mortgage brokers.

Licensing/Compliance/Examination/Enforcement Discussion

- Mortgage Examination and Investigation Section statistics – 2018 year-to-date
 - Examinations: 42
 - Investigations: 9
 - Visitations for new licensees: 23
- Current Issues
 - Continued deficiencies have been noted during examinations with Loan Estimate and Closing Disclosure forms.
 - Deficiencies with policies and procedures have also been noted during exams, most frequently with policies or procedures not appropriate to the size of the company or not being reviewed and updated as needed.
- Consumer Complaints: Discussion held regarding mortgage-related complaints received by DIFS' Office of Consumer Services. The largest number of complaints relate to loan servicing issues. Complaint volume has remained fairly steady over the past three years, as follows:
 - 2018: 104 year-to-date
 - 2017: 260
 - 2016: 254

NMLS

- Electronic Surety Bonds
 - Conversion from paper to electronic bonds for companies will be required as part of this year's renewal cycle; electronic bonds are not yet available for MLOs.
 - Electronic bonds are perpetual with no expiration date; surety companies will have the ability to create riders and/or submit notices of cancellation through NMLS.
 - DIFS recommends companies convert to an electronic bond early in the year, rather than wait until year-end. To date, 125 companies have submitted electronic bonds.

CFPB

- CFPB Complaint Portal
 - Acting Director Mulvaney is reportedly considering making the complaint portal private.
 - DIFS' Office of Consumer Services reviews the CFPB database for complaints filed by Michigan consumers. A letter is sent to the consumers with information on how to file a complaint with DIFS if they wish to do so.

Industry Updates

- GSE Reform: Congressional movement on reform does not appear likely in 2018; possible administrative solutions are being discussed as an alternative to Congressional action.

Federal Legislation

- S.B. 2155: Economic Growth, Regulatory Relief, and Consumer Protection Act. Introduced 11/16/17. Passed Senate 3/14/18; passage is expected in the House.
- H.R. 2226: Portfolio Lending and Mortgage Access Act. Introduced 4/28/17. Bill amends the Truth in Lending Act to allow a depository institution or credit union with assets below a specified threshold to forgo certain ability-to-pay requirements regarding residential mortgage loans. Passed House 3/6/18.
- H.R. 4545: Financial Institutions Examination Fairness and Reform Act. Introduced 12/4/17. Bill amends the Federal Financial Institutions Examination Council Act of 1978 to implement changes relating to the examination of financial institutions. Passed House 3/15/18.
- H.R. 4607: Comprehensive Regulatory Review Act. Introduced 12/11/17. Bill amends the Economic Growth and Regulatory Paperwork Reduction Act of 1996 to expand the required review of regulatory requirements by federal financial regulators. Passed House 3/6/18.

Other

- Board members and DIFS staff thanked Michael Kus for his many contributions and years of service to the Mortgage Industry Advisory Board. Mr. Kus has served as a member of the board since its beginning in May 2008.
- Officer elections will be held at the August 2018 board meeting.

Next meetings

- August 22, 2018: 8:30 am in Lansing
- November 7, 2018: 8:30 am in Lansing

Meeting adjourned at 10:31 am

Allison Johnston, MIAB Secretary

Michelle Tullar, DIFS Recording Secretary

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
OFFICE OF CONSUMER FINANCE**

Mortgage Industry Advisory Board

BOARD MEETING MINUTES

August 22, 2018

ROLL CALL

Present: Audrey Acquisti
Donald Calcaterra Jr.
Teri Heindrichs
Allison Johnston – via phone
Michelle Kirsten
Timothy Kleyla – via phone
Bill Roberts

DIFS Staff: Brenda Gardner
Barbara Strefling
Michelle Tullar
Mark Weigold
Kirt Gundry - excused

Call to order at 8: 39 am

- Motion to approve 5/9/18 minutes; motion passed
- Motion to approve 8/22/18 agenda; motion passed

Board Composition

- Introduction and welcome to new board member, Audrey Acquisti
- Bill Roberts and Mark Weigold discussed the MIAB purpose, history and responsibilities; the importance of board meetings to the industry; and current board composition and terms of office. Brief discussion held regarding MIAB bylaws; bylaws may be considered for review in the coming year to ensure they remain up-to-date.
- Election of Officers: Formal nominations for the coming year were made and votes taken. The following officers were elected by unanimous vote:
 - Bill Roberts, Chairman
 - Donald Calcaterra Jr., Vice-Chairman
 - Allison Johnston, Secretary

DIFS Updates

- Current licensee population/statistics
 - MLO Licensees
 - 8/22/18: Total 13,377 – 11,032 approved, 0 approved-conditional, 2,345 approved-inactive
 - 8/22/17: Total 12,018 – 10,392 approved, 1 approved-conditional, 1,625 approved-inactive
 - Applications currently pending: 146
 - First Mortgage Licensees and Registrants
 - 8/22/18: Total 762 – 538 licensees, 224 registrants

- 8/22/17: Total 711 – 486 licensees, 225 registrants
- Applications currently pending: 28
- Secondary Mortgage Licensees and Registrants
 - 8/22/18: Total 253 – 1 licensee, 252 registrants
 - 8/22/17: Total 231 – 1 licensee, 230 registrants
 - Applications currently pending: 8
- CFS Licensees
 - 8/22/18: 7
 - 8/22/17: 13
 - Applications currently pending: 0
- New Applications Received
 - MLOs
 - 2018 year-to-date: 2,936
 - 2017 total: 4,136
 - First Mortgage Licensees and Registrants
 - 2018 year-to-date: 96
 - 2017 total: 136
 - Secondary Mortgage Licensees and Registrants
 - 2018 year-to-date: 31
 - 2017 total: 33
 - CFS
 - 2018 year-to-date: 1
 - 2017 total: 3
 - Note that existing companies reapplying for licensure or registration (for example, for increased authority) are included in new application volume.
- Federally Registered MLOs in Michigan
 - 6/30/18: 13,554
 - 6/30/17: 13,442
- Licensing Updates
 - General discussion held regarding increased licensed populations overall, increased number of companies located in Michigan, and increased number of companies licensed as brokers.
 - Industry discussed concerns regarding licensing inconsistencies among the states, which may cause operational difficulties for some companies. Inconsistencies are generally due to differences in states laws or interpretations. DIFS suggested that industry submit recommendations or ideas for improvement for future discussion.
 - New Consumer Finance Section secretary, Crystal Schneider
- AARMR 29th Annual Regulatory Conference, July 31 – August 2, 2018, Boston, MA
 - NMLS 2.0: Launch date currently unavailable.
 - Transitional authority for mortgage loan originators: Extensive discussion was held regarding this authority, which becomes effective in 2019 for MLOs who qualify.

- State Examination System: Discussion held regarding system, which is currently under development. New functionality, including a focus on facilitating multistate examinations, will be included in the system.
- Looking ahead: AARMR 30th Annual Regulatory Conference, August 6-8, 2019, San Diego, CA. DIFS encourages industry attendance.
- NMLS Update
 - Renewal fees for 2019 licensing year are currently being determined. Renewals will launch in NMLS on or about November 1.
 - Electronic surety bonds (ESB)
 - Conversion to electronic bonds for all companies in NMLS is required:
 - 1/1/18 – ESB now mandatory for all new applications
 - 12/31/18 – deadline to convert paper bonds to electronic format for existing licensees/registrants
 - Electronic bonds not yet available for mortgage loan originators.
 - Periodic email notices are being sent to companies that still need to convert to electronic format. ESB deficiencies will be set in NMLS beginning in October.
 - Licensees/registrants will not be able to renew for 2019 unless an ESB has been filed.

Licensing/Compliance/Examination/Enforcement Discussion

- Mortgage Examination and Investigation Section statistics
 - Examinations
 - 2018 – January through June: 67
 - 2017 total: 101
 - Investigations
 - 2018 – January through June: 22
 - 2017 total: 18
 - Visitations for new licensees
 - 2018 – January through June: 44
 - 2017 total: 35
- Current Issues
 - DIFS Prohibition Webpage: Discussion held regarding availability of this list; industry may find it useful when conducting pre-employment screening.
 - Complaints made to DIFS regarding possible mortgage activities being conducted by prohibited persons will be investigated by DIFS.

Industry Updates

- Discussion held regarding MLO transitional authority
 - Federal law mandates that States implement transitional authority by 11/24/19.
 - NMLS is working on new functionality for the system that will accommodate MLO applicants applying for transitional authority.
 - DIFS is working on an implementation plan for transitional authority in Michigan, including possible amendments to MLOLA.

- Don Calcaterra will reach out to industry for input regarding legislative changes that industry would like to suggest.
- Industry reported that the Bureau of Consumer Financial Protection is soliciting feedback from smaller independent mortgage bankers regarding regulatory burden.
- Discussion held regarding acceptable marketing practices. Industry may provide specific marketing examples for future discussion with DIFS.
- Discussion held regarding checklists/information available to new licensees to assist with compliance. DIFS will provide Board with copies of information it currently makes available.

Action Items

- Examples of marketing practices
- Industry to contact MMLA re: transitional authority and impact on MLOLA
- Checklists for new licensees
- Review MIAB Bylaws in 2019

Next meetings

- November 7, 2018: 8: 30 am in Lansing
- February 13, 2019: 8: 30 am in Lansing

Meeting adjourned at 11: 06 am

Allison Johnston, MIAB Secretary

Michelle Tullar, DIFS Recording Secretary

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
OFFICE OF CONSUMER FINANCE**

Mortgage Industry Advisory Board

BOARD MEETING MINUTES

November 7, 2018

ROLL CALL

Present: Audrey Acquisti – via telephone
Donald Calcaterra Jr.
Teri Heindrichs
Allison Johnston
Timothy Kleyla
Bill Roberts
Michelle Kirsten – excused

DIFS Staff: Brenda Gardner
Barbara Strefling
Michelle Tullar
Mark Weigold
Kirt Gundry – excused

Call to order at 8:35 am

- Motion to approve 8/22/18 minutes; motion passed
- Motion to approve 11/7/18 agenda; motion passed

DIFS Updates

- Current licensee population/statistics
 - MLO Licensees
 - 11/7/18: Total 13,876 – 10,939 approved, 0 approved-surrendered, 2,937 approved-inactive
 - 11/7/17: Total 12,795 – 10,719 approved, 25 approved-surrendered, 2,051 approved-inactive
 - Applications currently pending: 75
 - First Mortgage Licensees and Registrants
 - 11/7/18: Total 773 – 552 licensees, 221 registrants
 - 11/7/17: Total 726 – 502 licensees, 224 registrants
 - Applications currently pending: 24
 - Secondary Mortgage Licensees and Registrants
 - 11/7/18: Total 253 – 1 licensee, 252 registrants
 - 11/7/17: Total 236 – 1 licensee, 235 registrants
 - Applications currently pending: 9
 - CFS Licensees
 - 11/7/18: 7
 - 11/7/17: 9
 - Applications currently pending: 0
 - New Applications Received

- MLOs
 - 2018 year-to-date: 3,572
 - 2017 total: 4,135
- First Mortgage Licensees and Registrants
 - 2018 year-to-date: 126
 - 2017 total: 136
- Secondary Mortgage Licensees and Registrants
 - 2018 year-to-date: 39
 - 2017 total: 33
- CFS
 - 2018 year-to-date: 1
 - 2017 total: 3
- Federally Registered MLOs for Michigan
 - 9/30/18: 13,485
 - 9/30/17: 13,568
 - Number of state-licensed MLOs (13,876) now exceeds number of federal registrations
- Current Renewal Statistics as of 11/5/18
 - MLO Licensees
 - 13,870 issued; 2,035 processed
 - Inactive/Future non-renewal: 34
 - Anticipated runoff: 17%
 - First Mortgage Licensees and Registrants
 - 773 issued; 138 processed
 - Inactive/Future non-renewal: 6
 - Anticipated runoff: 5%
 - Secondary Mortgage Licensees and Registrants
 - 257 issued; 63 processed
 - Inactive/Future non-renewal: 0
 - Anticipated runoff: 5%
 - CFS Licensees
 - 7 issued; 3 processed
 - Inactive/Future non-renewal: 0
 - Anticipated runoff: 14%
 - Renewal notices were issued 10/23/18. Maximum company renewal fee is \$4,569 under both first and second mortgage programs. The MLO renewal fee was reduced this year to \$100.
 - MLOs who request renewal after December 31 are subject to a late penalty of up to \$25 per day (\$1,000 maximum). Individuals with unpaid penalties are referred to DIFS's Office of General Counsel for enforcement action.
 - DIFS may call on individual and company MLO surety bonds for late penalties that remain unpaid after collection efforts.
- Licensing Updates
 - Companies with traditional hard-copy surety bonds must convert to an electronic bond through NMLS in connection with this year's renewal. DIFS

has been sending notices regarding the required conversion periodically. Approximately 80 companies have yet to convert to an electronic bond. Companies cannot renew until conversion has been completed.

- Electronic surety bonds are not yet available for MLOs.
- DIFS continues to see a high volume of MLO application from all states; very few MLO applicants are Michigan only.
- NMLS Update
 - SRR ended its relationship with the NMLS 2.0 development vendor in September 2018. A new vendor has not been named at this time. The NMLS 2.0 launch date, originally planned for early 2019, has been postponed.
 - Launch date for the State Examination System (SES) will likely be adjusted somewhat based on the NMLS 2.0 timeline, but initial launch is expected in 2019.
- Transitional Authority for MLOs
 - DIFS is reviewing MLOLA for amendments that may be needed to comport with changes in the SAFE Act.
 - A national working group headed by CSBS is developing an FAQ document to assist industry with questions regarding this topic.
 - SRR is working to update the NMLS platform to accept MLO applications from individuals who qualify for transitional authority.
 - Implementation date is 11/24/19.

Licensing/Compliance/Examination/Enforcement Discussion

- Mortgage Examination and Investigation Section (MEIS) Statistics
 - Examinations
 - 10/31/18: 104
 - 10/31/17: 145
 - Investigations
 - 10/31/18: 42
 - 10/31/17: 35
 - Visitations for new licensees
 - 10/31/18: 82
 - 10/31/17: 63
- Current Issues
 - Discussion held regarding licensing and/or sponsorship requirements for independent processors. Independent processors must be licensed as MLOs and sponsored by a licensed mortgage company or an exempt processing company registered in NMLS. Independent processing companies registered in NMLS may sponsor MLOs. Currently, approximately 80 companies are approved by DIFS with an exempt company status.

Industry Updates

- Discussion held regarding the Bipartisan Housing Finance Reform Act of 2018 – the “Hensarling Bill” – which attempts to address Government’s role in the housing market. The bill is not expected to become law.

- Discussion held regarding Industry concerns with “shadow” guidelines of the GSEs involving cash balances, net worth requirements, and commitment authority, which may present challenges for small companies.
- MIAB Bylaws: Board has completed its review; no changes to the bylaws are needed at this time.
- Discussion held regarding acceptable marketing practices
 - Cost sharing of joint events is a compliance concern for industry.
 - Further discussion will be held. Board may provide examples of physical marketing pieces or other examples for future discussion.
- Discussion held regarding margin compression and industry impacts
 - Costs to originate loans have increased, making it more difficult to make a profit on loans; some companies appear willing to broker loans at a loss.
 - Industry downsizing is expected, with increasing numbers of mergers and consolidations.
 - Banks and mortgage companies, especially those with significant business in the refinance market, are operating with fewer MLOs as the market contracts. This displacement of MLOs may relate to an increase in the number of MLOs applying to become licensed mortgage brokers, a trend recently noted by DIFS.
- State Examination Coordination: General discussion held. DIFS participates in multistate joint examinations when possible. Opportunities are limited because most national companies suitable for joint examination are registrants (not licensees), and not subject to routine examinations by DIFS under the MBLSLA.

Action Items

- New Licensee “To Do” Checklist: Board to review information available for licensees on the DIFS website and suggest additional content, if needed.

Next meetings

- February 13, 2019: 8:30 am in Lansing
- May 15, 2019: 8:30 am in Lansing

Meeting adjourned at 11:14 am

Allison Johnston, MIAB Secretary

Michelle Tullar, DIFS Recording Secretary