



BRAD LITTLE
Governor

PATRICIA PERKINS
Director

DATE: December 3, 2020

TO: Idaho Mortgage Broker/Lender, Mortgage Loan Originators, Regulated Lender, Title Lender, Payday Lender and Collection Agency Licensees and Registrants

FROM: K.C. Schaler, Supervising Examiner

RE: Additional Extension of Temporary Regulatory Guidance Regarding Working from Home Due to Coronavirus/COVID-19 Concerns or Quarantines

On August 12, 2020, the Idaho Department of Finance issued a second extension of its [Temporary Regulatory Guidance](#) pertaining to the ability of individual employees of licensees to work from their own residence, without obtaining an Idaho branch license or registration for the location, and under specific requirements. The intent of the Guidance is still to offer licensees the ability to continue business operations remotely while taking precautions to avoid the risk of exposure to COVID-19, and to comply with any quarantine requirements, stay-at-home orders and re-opening limitations.

The Department recognizes that the continued spread of localized person-to-person cases of the virus still has not significantly improved. As states and municipalities continue to impose restrictions and orders in varying degrees of limitations, licensees may still need to continue remote operations in certain locations. Additionally, the Department understands that licensees may want to continue to evaluate whether it is beneficial to their businesses and their consumers to continue utilizing remote operations as part of their business processes. **The Department is therefore extending its Temporary Regulatory Guidance until June 30, 2021.** Licensees are still expected to meet the requirements of the original Guidance and understand and recognize that the Guidance is not an amendment to the Idaho Residential Mortgage Practices Act, the Idaho Credit Code or the Idaho Collection Agency Act.

This extended Guidance may be modified or withdrawn by the Director as conditions change or as otherwise directed by Governor Little.

Questions regarding this Temporary Guidance may be directed to finance@finance.idaho.gov, or to (208) 332-8000.