

Tammy Arrigo



licensing advisor

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education

Louisiana State University (B.S., Business)

- *minor in Office Administration*

Tammy Arrigo* is the firm's Licensing Advisor. Tammy founded the firm's licensing team located within the firm's Albany, Cleveland, and New Orleans offices. She handles licensing project management matters and is very knowledgeable with the Nationwide Multistate Licensing System (NMLS). Tammy has more than 35 years of experience in consumer finance licensing, compliance, and examinations for multiple license types, including but not limited to residential and commercial mortgage lending, servicing and brokering, commercial lending, consumer lending, brokering and servicing, debt collection, money transmitter, escrow, and sales finance licensing.

Tammy assisted clients with the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)'s impact on licensing. She has spearheaded many 50+ state projects, including but not limited to complex ownership and management changes as well as overseeing the transition of over 1,000 bank employees converting to state-licensed mortgage loan originators. She is well versed in branch licenses for multiple license types. She has developed a renewal and reporting process to assist clients with maintaining their licenses. In addition to state regulatory licensing, Tammy has assisted clients in obtaining Government-Sponsored Enterprise (GSE) approvals with Federal Housing Administration (FHA), Veterans

Affairs (VA), Government National Mortgage Association (GNMA or Ginne Mae), Freddie Mac, and Fannie Mae. Due to her many years of experience, she has guided and strategized with new start-up companies to companies that have operated for many years relating to licensing and examinations.

Tammy is a problem solver and deals with clients and regulatory agencies in difficult licensing and examination matters. She has also managed large compliance projects in connection with state retail installment contract and loan document production.

For many years, Tammy has attended the NMLS Annual Conference, the American Financial Services Association State Government Affairs and Law Committee Meetings, and the American Association of Residential Mortgage Regulators Annual Regulatory Conference. Through her attendance at these conferences as well as daily contact with state regulatory agencies, she has developed productive relationships in the licensing area as well as the examination and consumer finance compliance areas. She has also been involved with the Conference of State Bank Supervisors attending working discussion meetings on various NMLS topics.

*** Disclaimer:** Tammy is not licensed for or admitted to the practice of law.

presentations

"Financial Services Licensing Q&A with the Experts," 2022 Consumer Finance Legal Conference, October 20, 2022

"Licensing Workshop," 2021 Virtual Consumer Finance Legal Conference, October 14, 2021

"Licensing Renewals," 2020 Virtual Consumer Finance Legal Conference, October 7, 2020

"State License Examination Trends and Best Practices," 2019 Consumer Finance Legal Conference, New Orleans, LA, October 15, 2019

"Emerging/Novel Licensing Issues – from Data Brokering to Student Loan Servicing," 2018 Consumer Finance Legal Conference, New Orleans, LA, October 18, 2018

"Expansion of State Licensing Requirements and Traps for the Unwary," 12th Annual Consumer Finance Legal Conference, New Orleans, LA, October 17, 2013

"Debt Collection and Servicer Compliance Issues in an Electronic Age;
Servicer and Debt Buyer Licensing; Collection Litigation Issues," 9th
Annual Consumer Finance Legal Conference, October 21, 2010