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STATE OF COLORADO **Consumer Credit Unit**
DEPARTMENT OF LAW

Nonbank Mortgage Servicers Act | January 2026 SMART Act Report

The Colorado Nonbank Mortgage Servicers Act (“Act”) calls for the Department of Law to provide information about the implementation of the Act during the Department’s SMART Act Hearing. See § 5-21-116, C.R.S. (“(1) The department of law shall include in its annual presentations held pursuant to section 2-7-203 updates concerning the administration of this article 21, including: (a) Complaints data, enforcement actions, and other relevant regulatory data; and (b) The use of fees collected by the administrator pursuant to this article 21 and the use of fees subject to section 12-10-718 that are reappropriated to the department of law pursuant to section 12-10-719.”). This document is submitted in compliance with this requirement.

As of December 31, 2025, the Consumer Credit Unit (“CCU”) has 134 active filers. The CCU has received 117 mortgage related consumer complaints in 2025.

In addition, the Attorney General’s Office serves as a member of the National Association of Attorneys General Mortgage Servicing Executive Committee. This committee tracks industry trends and coordinates investigations into potential violations in the mortgage industry. Where appropriate, the committee spearheads investigations or settlement negotiations to protect consumers and bring companies into compliance.

The Department of Law’s Consumer Protection Section also investigates complaints related to mortgage fraud.

For additional information or questions, please contact Jeff Riester, Department of Law, at Jefferey.riester@coag.gov .