

**535D.4A Exemptions.**

This chapter does not apply to any of the following:

1. A registered mortgage loan originator when acting for an employer described in [section 535D.3, subsection 12](#).
2. An individual who offers or negotiates terms of a residential mortgage loan with or on behalf of an immediate family member of the individual.
3. An individual who offers or negotiates terms of a residential mortgage loan secured by a dwelling that served as the individual's residence.
4. A licensed attorney who negotiates the terms of a residential mortgage loan on behalf of a client as an ancillary matter to the attorney's representation of the client, unless the attorney is compensated by a lender, a mortgage broker, or other mortgage loan originator or by any agent of such lender, mortgage broker, or other mortgage loan originator.
5. A licensed manufactured housing retailer selling mobile, manufactured, or modular homes, if the retailer only assists the consumer in filling out a loan application and does not offer or negotiate loan rates or terms, and does not do any counseling with consumers about residential mortgage loan rates or terms and does not receive any payment or fee from any company or individual for assisting the consumer.

[2009 Acts, ch 61, §5, 25](#); [2009 Acts, ch 179, §42](#)