



DEPARTMENT of
SAVINGS & MORTGAGE LENDING
Caroline C. Jones, Commissioner

Initial Information Request – Banker Name, NMLS #

Please complete this request list in its entirety and provide the following information to the Examiner-in-Charge as detailed in the Examination Notification Letter.

Provide a response to each request; if any request is not applicable, indicate N/A. You may add your response below the request or provide responses separately.

1. A mortgage transaction log listing all Texas residential mortgage loan applications where the application date is between **start date and end date**. Do not include third-party originated mortgage loans brokered to the corporation (wholesale loans). Do not include any additional borrower personal identification data such as social security numbers or driver license numbers on the transaction log. Please provide the log as an excel spreadsheet. The transaction log should contain the following information for each loan file:
 - Loan number;
 - Application date;
 - Applicant name;
 - Applicant contact information;
 - Loan status (closed, in-process, denied or withdrawn);
 - Purpose (purchase; refinance; construction; home equity or reverse);
 - Occupancy (owner occupied or investment);
 - Name of the **initial** loan originator; and
 - Originator NMLS ID.
2. A sample of business cards for Texas-licensed originators.
3. A sample of advertising and marketing materials used by Texas-licensed originators. The sample should include print ads, email ad templates, direct mailings, brochures, and radio or television transcripts.
4. A list of all websites and social media accounts (business-related) for Texas-licensed originators.
5. A sample of conditional letters in use or issued during the review period for Texas transactions, including pre-approval, qualification, and approval.
6. A copy of the following:
 - a) Quality Control Policy / Compliance Manual
 - b) Identity Theft Prevention Program / Red Flags Rule
 - c) Anti-Money Laundering Program
 - d) Advertising / Social Media Policy



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- e) Information Security Policy
 - f) Ability-to-Repay Underwriting Policies
7. A sample application package including state-specific disclosures.
 8. A sample of each type of compensation agreement currently in effect for Texas-licensed originators.
 9. A list of all *contract* loan processors and/or underwriters, including NMLS ID, with whom the company conducted business for Texas transactions. (Do not list *employee* loan processors or underwriters.)
 10. The name, title, and email address for the individual who should receive examination findings.

Examiner Information:

Examiner name
Email address
Phone number