



Summary of Preliminary Findings

Date:
Examiner:
Mortgage Company Name:
Mortgage Company NMLS ID:
Street Address:
City, State, Zip:
Qualifying Individual:
Qualifying Individual NMLS ID:
Qualifying Individual's Email Address:

ADMINISTRATIVE

Originators (#):	Your Home Loan Tool Kit:
Branches (#):	CHARM Booklet:
State licenses (#):	Affiliated Business:
Transaction log:	Trade Name / DBA:
Mortgage Call Reports:	Processor / Underwriter:

POLICIES AND PROCEDURES

Compliance / Quality Control Program:
Advertising / Social Media Policy:
Personnel Administration:
Compensation Agreements
Identity Theft Prevention Program / Red Flags Rule
Tailored appropriately to size and complexity of company?
Identifies relevant patterns, practices and forms of red flags?
Incorporates business practices to detect red flags?
Details responses to red flags to prevent and mitigate identify theft?
Provides for periodic updating to reflect changes in risks?
Anti-Money Laundering Program
Details policies, procedures & internal controls?
Designates compliance officer?
Provides for appropriate ongoing training of personnel?
Provides for independent testing to confirm adequacy & compliance?
Includes procedures for filing electronic SARs when required?

ADVERTISING

Business Cards:
Websites:
Social Media:
Print:
Other:

LOAN REVIEW

Review Period:
Loan Sample:

PRELIMINARY LOAN REVIEW FINDINGS

Previous Examination

Date:
Rating:
Repeat Violations:

TX SML Examination Ratings

- 1 - Strong Compliance Position
- 2 - Satisfactory Compliance Position
- 3 - Less than Satisfactory Compliance Position
- 4 - Close Supervisory Attention and Monitoring to Correct Serious Compliance Problems
- 5 - Substantially Noncompliant. Strong Supervisory Attention and Monitoring

Acknowledgment

The undersigned acknowledges that this Summary of Preliminary Findings and Attachments have been received and reviewed by the Qualifying Individual.

Qualifying Individual

Date

Examiner

Date