

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:
Remote Work Policy:
Includes safeguards to protect consumer data, information, and records including use of secure virtual private networks and data storage encryption where applicable?
Includes appropriate risk-based monitoring and oversight processes?
Information systems monitored for potential anomalies or security incidents?
Ensures electronic records are secured and physical records are not maintained at a remote location?
Information security awareness (remote work) training provided to all employees as part of initial training and annually?

Information Security Program / Safeguards Rule:
Designates employee(s) to coordinate the Plan? Name and contact information of the person(s)?
Details policies and procedures for secure destruction and disposal of records?
Identifies and assesses internal and external risks to confidentiality and security of consumer information?
Tests and monitors key controls identified through risk assessment?
Documents the selection and oversight measures to ensure that service providers safeguard information?
Information security awareness training provided to all employees as part of initial training and annually?
Provides for periodic updating to reflect changes in risks?

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