



Initial Information Request – Company 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. Several requests may also require attachments.

1. A mortgage transaction log listing all Texas residential mortgage loan applications where the application date is between **start date and end date**. Please provide the log as an Excel spreadsheet. The transaction log should contain the following information for each loan file:
 - Application date;
 - Applicant name;
 - Applicant contact information;
 - Loan status (e.g., closed, in-process, denied, withdrawn, etc.);
 - Purpose (e.g., purchase, refinance, construction, vacant land, home equity, reverse, etc.);
 - Occupancy (e.g., primary residence, secondary residence, investment property, etc.);
 - Lien type (e.g., 1st lien, 2nd lien, wrap, etc.);
 - Name of the **initial** loan originator;
 - Originator NMLS ID; and
 - Lender.
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. List of all websites and social media accounts (business-related) for company and Texas-licensed originators.
5. A sample of conditional letters in use or issued during the review period, including pre-approval, pre-qualification, qualification, and approval.

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6. A copy of the following (the asterisk indicates required policies):
 - a) [Identity Theft Prevention Program / Red Flags Rule](#)*
 - b) [Anti-Money Laundering Program](#)*
 - c) [Information Security Program / Safeguard Rules](#)*
 - d) [Remote Work Policy \(if allow remote work\)](#) *
 - e) Quality Control Policy / Compliance Manual
 - f) Advertising / Social Media Policy
 - g) E-Sign Act Procedures
 - h) Personnel Administration / Employee Policies (if applicable)
 - i) Ability-to-Repay Underwriting Policies (if applicable)
7. A sample of each type of originator compensation agreement currently in effect for Texas-licensed originators.
8. List of lenders and the current Mortgage Broker Compensation Addendum for each lender identifying compensation structure.
9. Copies of the required booklets: *Your Home Loan Tool Kit* and *Consumer Handbook on Adjustable Rate Mortgages* (CHARM), and procedures for issuing to applicants.
10. List of staff or 3rd party processors and/or underwriters with whom the company or originator(s) conducted business for Texas transactions. Indicate whether the processor/underwriter was compensated as an employee (W-2), independent contractor (1099), or paid directly from closing. Provide the applicable documentation: NMLS ID, invoices, and/or most recent W-2 or other evidence of employment status.
11. Does the company employ 100 or more staff members (W-2 employees)?
12. Does the company allow any staff members to work remotely?
13. Does the company originate seller-finance, private investor or wrap loans? Does the company fund or service wrap loans?
14. List of any affiliated businesses including ownership details. Include all companies that any owner, partner, employee or Texas-licensed originator owns that provide settlement services (e.g. real estate, mortgage processing, title, appraisal, insurance, survey, inspections, builder, credit counseling, legal, etc.).
15. List any DBA “doing business as” or trade names associated with the company or Texas-licensed originators.

Examiner Information:

Examiner Name

Email address

Phone number