



### **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:
  - the name and contact information of each mortgage applicant;
  - the date of the initial loan application;
  - the full name of the originator who took the initial loan application, and his or her NMLS identification number;
  - a description of the purpose for the loan (e.g., purchase, refinance, construction, home equity, home improvement, land lot loan, wrap mortgage loan, etc.);
  - a description of the owner's or prospective owner's intended occupancy of the real estate secured or designed to be secured by the loan (e.g., primary residence (including real estate (land lot) or a dwelling not suitable for occupancy at the time the loan is consummated but that the owner intends to occupy as their primary residence after consummation of the loan), secondary residence, or investment property (no intent to occupy as their residence));
  - the lien type (e.g., first lien, second lien, or wrap mortgage);
  - a description of the current status or disposition of the loan application (e.g., in-process, withdrawn, closed, or denied); and
  - if the loan is closed, the identity of the person who initially funded and/or acquired the loan.
  
2. A sample of business cards for Texas-licensed originators.

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**SAVINGS AND MORTGAGE LENDING**

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, pre-qualification, 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
  - e) Information Security Program / Safeguard Rules
  - f) Remote Work Policy
  - g) 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. Does the company employ 100 or more staff members (W-2 employees)?
11. Does the company allow any staff members to work remotely?
12. The name, title, and email address for the individual who should receive examination findings.

**Examiner Information:**

Examiner name

Email address

Phone number