

### **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:
  - 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  - a description of the current status or disposition of the loan application (e.g., in-process, withdrawn, closed, or denied); and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.
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 3<sup>rd</sup> 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