

Information Requests

(updated December 9, 2024)

Mortgage Transaction Log

Provide a mortgage transaction log, in Excel format, listing all Texas residential mortgage loan applications for the specified examination period. Do not include third-party originated mortgage loans brokered to the corporation (wholesale loans). The transaction log should include:

- Loan number
- Applicant name (last name, first name)
- Date of initial loan application
- Address of subject property (street address, city, state, zip code)
- Interest rate
- Loan purpose (purchase, refinance, construction, home equity, home improvement, land lot loan, wrap mortgage loan, etc.)
 - Identify the Texas cash-out home equity loans (50(a)(6)) and refinance of Texas cash-out home equity loans (50(f)(2))
- Loan product (conventional, FHA, VA, reverse, etc.)
- Loan type (fixed, ARM, etc.)
- Loan term
- Lien position (first lien, second lien, or wrap mortgage)
- Occupancy type (primary, secondary, or investment)
- Status (closed, in-process, withdrawn, closed, or denied)
- Closing date
- Loan Originator name (Originator that took the initial loan application)
- Loan Originator's NMLS ID
- Lender name
- Lender NMLS ID

Processors / Underwriters

Complete the attached Excel spreadsheet listing all loan processors, loan originator assistants, and/or underwriters used by the company or originator(s) for Texas transactions during the review period.

Provide supporting payment documentation (e.g., W2, contract, invoices, or most recent 1099) for each loan processor, loan originator assistant, and underwriter.

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Remote Work

If employees and/or mortgage loan originators are permitted to work remotely, please provide Remote Work policies and procedures.

Conditional Letters

Provide a sample of conditional letters in use or issued during the review period for Texas transactions, including pre-approval, pre-qualification, qualification, and approval letters.

Advertising and Marketing

Provide all policies and procedures pertaining to marketing, advertising and solicitation.

Provide all marketing materials used for soliciting residential mortgage loans during the review period. Samples should include, but are not necessarily limited to, printed materials (print ads, brochures, direct mailings, flyers, etc.), radio or television transcripts, electronic medium advertisements, telemarketing scripts, websites, social media pages for company and origination staff (Facebook, Instagram, X (formerly Twitter), LinkedIn, YouTube, etc.), MLO business cards for examining States, email solicitations, and any instructions/scripts on oral solicitations by sales staff.

Sample Application Package

Provide a sample mortgage loan application disclosure package, including any state-specific disclosures.

Loan Originator Compensation

Provide copies of compensation and incentive policies and procedures related to loan originator compensation and a copy of all compensation agreements, including any addendums, and details of any bonus and/or incentive programs in effect during the review period for the participating states between the company and its loan originators.

Lender Compensation Agreements

Provide Broker Compensation Addendums, identifying compensation structure, for each lender used during the review period.

Employee Handbook

Provide a copy of the employee handbook.

Anti-Money Laundering Program

Provide all policies, procedures, and controls applicable to BSA/AML, USA PATRIOT Act, OFAC, fraud prevention, suspicious activity reporting, and record retention.

Identity Theft Prevention / Red Flags Rule

Provide all policies, procedures, and controls applicable to the company's Identify Theft Prevention/Red Flags Policy.

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Information / Cybersecurity Program

Provide all policies and procedures that comprise the information security program, including but not limited to:

- Information Security
- Anti-virus
- Change Management
- Software Development and Maintenance
- Vendor Management
- Business Continuity/Disaster Recovery/Emergency Preparedness/Incident Response/Pandemic Plans
- Remote Access for Employees and Customers
- Data Backups
- Data Retention
- Data Disposal
- Acceptable Use
- Rules of Behavior
- Clean Desk
- Encryption/Data at Rest and Data in Motion
- Mobile Device Management, including Bring Your Own Device
- Written hardware and software end-of-life policies and procedures
- Risk Assessment(s)
- Information Security training materials for all employees, including employee completion records

Underwriting / Ability-to-Repay

Provide all underwriting policies and procedures, including policies pertaining to the Ability-to-Repay/Qualified Mortgage Rule.

Trade Names

Please provide a written response verifying that all information in the Company's NMLS Form MU1 Other Trade Names section is accurate. Alternatively, provide a list of all current trade names.

Lead Generators

Does the company utilize the services of third-party lead generators? If yes, provide a list of the lead generators and a copy of the company's contract for these services.

Affiliated Businesses

Provide a list of any affiliated settlement service providers, including ownership details if not already provided in response to another information request. Include all companies

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that any owner, partner, director or employee owns more than 1% of and any company who owns more than 1% of the company. For each applicable related affiliated/subsidiary, identify if they directly or indirectly conduct business in any manner with your company, what business activities they conduct with your company, and the state(s) in which they conduct business with your company.