



Date

Delivered via email to:  
XXX@XXXX

Contact Name  
Mortgage Banker Name  
Street address  
City, State, Zip

*Re: Examination Notification – Banker Name & NMLS ID*

Dear Contact Name:

The Texas Department of Savings and Mortgage Lending (“SML”) has initiated an examination of residential mortgage loan originators sponsored by \*\*\*\*\* , pursuant to Section 157.021 of the Texas Finance Code. The Examiner-in-Charge (EIC), \*\*\*\*\* , has been assigned as your primary contact for all examination-related issues. **The examination review period is \*\*\*\*\*.**

The examination will be conducted through the State Examination System (SES). This means that you will receive the complete list of Information Requests (IRs) through the system, and you will respond to the IRs through the system. You will also receive and respond to the Report of Examination (ROE) through SES. More information regarding SES is detailed below.

SES notifications will be exchanged between SML and the company by email. The links below provide examples of initial notification emails and a list of URLs and email addresses associated with SES that companies should mark as safe to avoid having these notifications and URLs blocked by internal security systems.

- [Initial Notification Emails](#)
- [SES URLs, Emails & Requirements](#)

For additional resources, review the following link: [SES Examinations and Investigations Resources for Companies](#). This webpage provides videos and other training resources on how to use the system. Training and resource material is updated regularly, so please visit this webpage often.

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**SAVINGS AND MORTGAGE LENDING**

**Information Requests**

The Information Requests are intended to provide SML with an overview of the company's general origination activities. The Mortgage Transaction Log will be the first Information Request item due on or before \*\*\*\*\*.

**Loan File Delivery**

After reviewing the Mortgage Transaction Log, the EIC will send the loan file requests through SES so that electronic copies of the requested files can be prepared and uploaded to SES. Complete loan files, adequate responses to the Information Requests, and any corresponding attachments must be uploaded to SES on or before \*\*\*\*\*.

Please review the Loan File List referenced in the Mortgage Compliance Guide to ensure complete loan files are delivered. The information may be uploaded at any time before the scheduled deadline shown above. Please ensure that the uploaded loan file documentation is the complete loan file for each loan request, as missing or inaccurate documentation may result in an examination finding and impact the examination rating.

**Off-Site Examination**

During the record review, the EIC may request additional information or contact you with any questions that may arise. Information request notifications will be sent through SES, and you will receive an email notification from SES with a link to the request.

**Exit Meeting**

Upon completion of the examination, the EIC will schedule an exit meeting to discuss the examination findings.

Any questions regarding the examination process should be directed to \*\*\*\*\* at \*\*\*\*\*@sml.texas.gov or via telephone at \*\*\*\*\*. For more information, you may also visit SML's Examination Resources page for Mortgage Bankers at <https://www.sml.texas.gov/mortgage-origination/examination/>

**As a reminder, failure by a mortgage banker or sponsored originator to cooperate with the examination or failure to grant the examiners access to books, records, documents, operations, and facilities may result in disciplinary action against the mortgage banker under Finance Code §157.009 and disciplinary action against an originator including, but not limited to, imposition of an administrative penalty. See Regulation 7 Texas Administrative Code §57.300(g). In addition, all required records must be maintained in good order and produced to SML upon request. Failure by a mortgage banker's sponsored originator to produce records upon**

DEPARTMENT OF  
**SAVINGS AND MORTGAGE LENDING**

**request after a reasonable time for compliance may result in disciplinary action against the originator, including, but not limited to, suspension or revocation of the originator's license. See Regulation 7 Texas Administrative Code §57.204(b)(3). Furthermore, the Commissioner may request the assistance and cooperation of the sponsoring mortgage banker in providing the needed documents and records. See Texas Finance Code §157.021(a).**

Thank you for your cooperation.