

## DEBT ADJUSTER

### Document Request List

Page 1 of 3

To facilitate the examination of your institution, please provide the following documents.

This list is preliminary. Exhibits provided as part of the examination may lead to additional questions and requests.

Mark attachments with the number of the item to which they pertain. Return this notice with the attachments.

1. Describe what services and functions are performed for the clients beginning with the initial application through your final involvement with the transaction. Your explanation should be specific enough that a person will have an overview of your company's operations.
2. Organizational Chart
  - a. Corporate Organizational Chart (ultimate parent entity through all subsidiaries owned/controlled by the licensee and applicable affiliates). Include: Entity name, Address, Primary business activity, and Percentage of ownership.
  - b. Personnel Organizational Chart naming individuals in key positions. Include: Name, Title, start date in that position, and a detailed description of each individual's responsibilities/duties.
  - c. Contact people on file with the Department for Main Contact Person, Licensing, Complaint, Litigation and Examination. Include: Name, Title, Address, Phone, Fax, and Email.
  - d. List all locations that conduct NH business. Include: Contact person, Address, Phone, Fax and Web address.
3. Copy of the Information Security Program/Safeguarding Policy, including:
  - a. Policies that address both physical and electronic safeguards
  - b. The latest risk assessment
  - c. Documentation of testing for the prior year
  - d. The schedule of evaluations and any recommended changes to the program during the prior year
  - e. List of contracts or agreements in place with any third parties; examples include but are not limited to: document destruction, media storage, IT services, janitorial, Office rental/lease agreements, and ACH/EFT transmitters (examiner may select contracts to provide for further review)
4. Copy of any Marketing/Advertising Policies and all marketing materials and media advertisements for the previous 24 months. Materials should include but are not limited to:
  - a. Printed materials (ads, brochures, direct mailings, flyers, etc.)
  - b. Radio or television transcripts

## DEBT ADJUSTER

### Document Request List

Page 2 of 3

- c. Internet screen shots and
  - d. Electronic mail solicitations
5. Copy of any Complaint and Error Resolutions Policy and a list of any consumer complaints filed concerning NH consumers during the past 24 months, including unresolved matters. Include the complainant's name, property address, date of complaint, issue, source of the complaint (i.e. Better Business Bureau, New Hampshire Banking Department, etc.), and resolution.
  6. Copy of any Quality Control Policies and provide copies of internal audit reports or external audit reports by firms hired by the company relative to the operational and compliance activity, including exception and/or delinquency reports. If audits are not performed, explain how quality control is measured and how results are provided to management.
  7. Provide minutes from the most recent Board of Directors Meeting.
  8. Provide a blank copy of all Contracts issued to NH clients within the previous 24-month period.
  9. Provide an itemized list of fees and their amounts charged to NH clients in a transaction.
  10. Copies of all other compliance policies and procedures not previously requested in effect for all operations. Examples include but are not limited to:
    - a. Privacy Policy
    - b. Regulatory compliance
    - c. Record Retention
    - d. Accounting manual (receipt of funds/disbursement to creditors)
  11. Summarize legal actions (civil or criminal) whether pending, settled out of court or found at fault; and agency enforcement actions in any jurisdiction which name the licensee or its owner, trustees, directors, partners, or senior officers as defendants. Include the name of the plaintiff or enforcement agency, state of filing, date of notification and summary of action.
  12. Provide an explanation of how often written account statements are provided to the debtor.
  13. Provide an explanation of the timeframe and process of notifying creditors after a contract is canceled.
  14. Most recent year end and quarterly end financial statements.

## DEBT ADJUSTER

### Document Request List

Page 3 of 3

- a. For-profit entities include:
    - i. Balance Sheet
    - ii. Income Statement
    - iii. Statement of Changes in Owner's Equity
    - iv. Cash Flow Statement
    - v. Note Disclosures
  
  - b. Non-profit entities include:
    - i. Statement of Financial Condition
    - ii. Statement of Activities
    - iii. Statement of Functional Expenses
    - iv. Statement of Cash Flow
    - v. Note Disclosures
15. For the most recent three (3) months provide a copy of the ledger, correlating bank statement, and reconciliation for all account(s):
- a. Operating
  - b. Escrow/Trust
16. Work papers and source documents to support the figures submitted on the company's most recently filed NH Annual Report.