

COMMONLY REQUESTED EXAMINATION DOCUMENTS
MORTGAGE BROKER

Page 1 of 3

To facilitate an examination of your institution, please be prepared to provide the following commonly requested documents. This list is preliminary and additional information requests specific to your company's business model should be expected. Exhibits provided as part of the examination may lead to additional questions and requests.

1. Describe what services and functions are performed for the customer 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 (ultimate CEO through all individuals that are management level employees with departments that they supervise). Include: Name, Title, and Start date in that position
 - 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. Provide a list of 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. The following Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) documents:
 - a. A copy of the Anti-Money Laundering Program
 - b. A copy of the company's board resolution adopting policies and programs to implement the federal AML programs
 - c. A copy of the company's board resolution naming a Compliance Officer responsible for implementing and reporting upon AML programs
 - d. Provide your company's policies and procedures for complying with the federal BSA and AML program requirements

COMMONLY REQUESTED EXAMINATION DOCUMENTS
MORTGAGE BROKER

Page 2 of 3

- e. A copy of the most recent written Risk Assessment of the licensee performed in accordance with the BSA
 - f. A copy of the most recent independent review of the BSA/AML program
 - g. A copy of the BSA, OFAC and AML formal training program for employees; additionally, please provide copies of the documentation to confirm employee training over the past 24 months
5. Provide the number of Suspicious Activity Reports (SARs) filed with FinCEN both in all jurisdictions and in NH during the past 24 months. For all NH SARs, provide the BSA ID assigned to those SARs filed. (Please note that further information including a copy of the SAR and/or supporting documentation may be requested later as authorized by 31 CFR 1029.320(d)(1)(ii)(A)(I) and NH RSA 397-A:2, III).
6. 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,
 - c. Telemarketing scripts
 - d. Internet screen shots
 - e. Electronic mail solicitations and
 - f. Any instructions on oral solicitations by sales staff
7. 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.
8. Copy of any Quality Control Policies and provide copies of internal audit reports and/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.
9. Copy of any Origination and Underwriting Policies and a list of specific products offered, overall volume by product and product mix for New Hampshire properties.
10. Copies of Compensation and Incentive Policies and well as all policies, procedures, standards and guidelines established for maintaining compliance with the Loan Originator Compensation Rule (the Rule) in regards to between bankers and brokers and between the company and its loan originators; including:
- a. Descriptions of compensation

COMMONLY REQUESTED EXAMINATION DOCUMENTS
MORTGAGE BROKER

Page 3 of 3

- b. Covered transactions
 - c. Terms and Conditions
 - d. “Steering”; requirements of compensation agreements. Include the effective date for all policies, procedures, standards and guidelines.
 - e. Copies of all compensation agreements applicable for each loan selected for examination and include documentation supporting the payments received from closing and payments made to all parties receiving payment for origination of the transaction.
11. Provide a list of NH Non-QM loans originated during the examination period to include borrower name and reason for non-QM. If Non-QM loans were not originated during the examination period respond “None”.
12. Copies of all other compliance policies and procedures not previously requested in effect for all operations. Examples include but are not limited to:
- a. Record Retention
 - b. Privacy Policy
 - c. Red Flag/Fraud Controls
 - d. Referrals
13. 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.
14. Most recent year end and quarterly end financial statements. Include:
- a. Balance Sheet
 - b. Income Statement
 - c. Statement of Changes In Owner’s Equity
 - d. Cash Flow Statement
 - e. Note Disclosures