



SECRETARY OF STATE OF INDIANA

Securities Division

CONNIE LAWSON SECRETARY OF STATE

ALEX B. GLASS SECURITIES COMMISSIONER

DOCUMENTS and RECORDS REQUEST

\*\*(Please label each document clearly according to what it is and upload into your Syncplicity folder.)

Polices & Procedures

- Provide copies of all written policies and procedures (i.e. Origination, Operations, Quality Control, Red Flags, Compliance, Customer Complaints, HR, Electronic/Cyber Security, etc.)

Financials

- Provide a copy of the following financial statements:
- General Ledger- end of two (2) most recent fiscal years and YTD end of most recent month
- Balance Sheets- end of two (2) most recent fiscal years and YTD end of most recent month
- Profit and Loss Statements- end of two (2) most recent fiscal years and YTD end of most recent month
- Provide monthly bank statements (all pages) for the most recent calendar year, and YTD most recent month end for every bank account currently in use.

Business

- Provide a list, including complete addresses, of all other locations where the loan broker conducts residential mortgage business.
- Provide the entire contract including the compensation agreement between the Loan Broker and all approved Lenders/Creditors the loan broker send loans to. (Lender Broker Agreement)

Personnel

- List all current and former employees for the last twenty-four (24) months. Provide the following:

Table with 7 columns: Last Name, First Name, NMLS ID (if applicable), Job Title, Date of Hire (mm/dd/yyyy), Date of Termination (mm/dd/yyyy), Reason for Termination

- Provide the compensation agreement for each MLO for the last two (2) calendar years, and YTD current year.
- Provide a list of all independent contractors who were compensated for loan origination activities in the last two (2) calendar years, and YTD current year. Provide the following:

Table with 4 columns: Last Name, First Name, Contact Information, Services Provided, Compensation Provided

**Advertising & Marketing**

- Provide **all** advertisements, pamphlets, circulars, letters, articles, and/or communications published in any newspaper, magazine, or periodical; scripts of any recording, radio or television announcement or advertisement; and any sales kits or literature to be used in solicitation of borrowers. Include all internet and social media advertisements as well.

**Loan Origination Files**

- Provide separate lists of all borrowers and potential borrowers with a loan application date within the past two (2) calendar years, and YTD most recent month end. The report should include:

Last Name	First Name	Complete Address	Loan Originator w/NMLS#	Lender/Creditor	Type of Loan (P,R,E)	Loan Amount	Interest Rate	Date of Closing/Denial	Loan Status (C,P,D)
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(P- Purchase, R- Refi, E- Equity 2<sup>nd</sup>) (C- Closed, P- Pending, D- Denied)

- Provide the total number of loans closed and total volume funded (in \$) for each of the past two (2) calendar years, and YTD most recent month end.
- Provide ten (10) closed loan origination files- four (4) each from the past two (2) calendar years- one (1) from each quarter, and two (2) YTD most recent month end. Include at least one (1) from each of the following categories: purchase, rate-term refinance, cash-out refinance, Conventional, FHA, VA, and Non-QM (if applicable). Include the complete file, including all loan documents, required loan disclosures, the appraisal, borrower fees collected, written and electronic notes, and correspondence, in accordance with **IC 23-2-5-18**, and **710 IAC 1-22-5, 6, 9**. (Each loan origination file should be a separate .pdf. Thanks.)
- **\*\* Please maintain copies of all notes and correspondence in whatever format, including email and fax transmissions with borrowers, third-party settlement services providers (title agents, credit reporting agencies, etc.), Appraisal Management Companies, and lenders in all origination files so they may be reviewed when the file is reviewed during the examination. If the office is paper-less, access will be needed to the electronic files.**

**\*\*\*PLEASE DO NOT SEND ORIGINALS\*\*\***

Originals will **not** be returned.