



SECRETARY OF STATE OF INDIANA

Securities Division

DIEGO MORALES SECRETARY OF STATE

MARIE CASTETTER SECURITIES COMMISSIONER

DOCUMENTS and RECORDS REQUEST

(Please label each document clearly according to what it is and upload to the Indiana Securities Portal via Password Key link in Securities Division Document Request Email you received.)

1. Polices & Procedures

- Provide copies of all written policies and procedures such as Origination, Operations, Quality Control, Red Flags, AML/SAR, Handling Customer Complaints, Employees, Cyber Security, Disaster Recovery, etc.

2. Financials

- Provide a copy of the following financial statements:
- General Ledger- two (2) most recent calendar years and YTD most recent month end
- Balance Sheet- two (2) most recent calendar years and YTD most recent month end
- Profit and Loss Statement (P&L)- two (2) most recent calendar years and YTD most recent month end
- 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, whether stand alone or shared.

3. Business

- Provide a list, including complete addresses, of all other official locations where the loan broker conducts residential mortgage business. Home offices not included unless licensed as a branch.
- Provide a list of all the approved Lenders/Creditors the loan broker sends loans to, and the approximate percentage (%) of total loans sent to each lender YTD and the most recent calendar year.

4. 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.
- Provide a list of all independent contractors who were compensated for loan origination activities in the last two (2) calendar years. Provide the following:

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

5. Advertising & Marketing

- Provide a copy of **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 used or to be used in solicitation of borrowers. Include all internet and social media advertisements as well.

6. Loan Origination Files

- **Provide separate lists of all borrowers and potential borrowers with a loan application date within the past two (2) calendar years (2022 & 2023), 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,NC)
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(P- Purchase, R- Refi, E- Equity 2nd, C- Closed, P- Pending, NC- Not Closed)

- **Provide the total number of loans closed and total volume funded (in \$) for the last two (2) calendar years (2022 & 2023), and YTD most recent month end.**
- Provide eight (8) closed loan origination files (your file NOT the lender’s Closing file) - two (2) for 2022 (1 each for Q3 & Q4), four (4) for 2023 (1 for each qtr.), and two (2) for 2024 (1 for each qtr.). Include at least one (1) from each of the following categories: purchase, rate-term refinance, cash-out refinance, Conventional, FHA, VA, USDA (if applicable), and Non-QM (if applicable), and at least two (2) from each employed MLO (if applicable). **Include the complete file, including all loan documents, required loan disclosures (state and federal), the appraisal, any borrower fees collected, and any written and/or electronic correspondence, in accordance with IC 23-2.5, and 710 IAC 1-22-5, 6, 9.**

***Each loan file should be a separate .pdf labeled with the borrower(s) last name and date closed.**

- ** Please maintain copies of all notes and correspondence in whatever format, including email and fax transmissions with borrowers, realtors, 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.