



TEXAS SAVINGS and LOAN DEPARTMENT

Douglas B. Foster
Interim Commissioner

May 7, 2004

«FNAME» «LNAME»
«FIRM»
«BADDRESS1»
«BADDRESS2»
«BCITY», TX «BZIPCODE»

Re: Notice of Examination

Dear Licensee:

On «DATE» at «TIME» an examiner from the Texas Savings and Loan Department will arrive at your office at «BADDRESS1», «BADDRESS2», «BCITY», Texas, to conduct an examination of your mortgage brokerage business, pursuant to section 156.301 of the Texas Mortgage Broker License Act. To enable the examination to begin on time, please have the following records available at the time and location specified above:

- Mortgage Transaction Log
- Full and complete mortgage application files
- Full and complete accounting records
- List of all sponsored Loan Officers
- List of all locations where you are conducting mortgage brokerage activities
- All Adverse Action Notices issued within the last 6 months
- List of all investors, including addresses

You should be available to meet with the examiner when he/she arrives. All records required to be maintained (see 7 TAC Section 80.13) should be available and retrievable upon the examiner's request. We will need access to your copying machine, fax, and telephone during the examination.

If for any reason you are unable to have the records listed above at «BADDRESS1», «BADDRESS2», «BCITY», Texas, you will need to inform this office immediately of the location where they will be available. I have enclosed a document that describes the examination process in general terms.

Your immediate attention to this matter is appreciated.

Respectfully,

A handwritten signature in cursive script that reads "Douglas B. Foster".

Douglas B. Foster
Director of Examination

DBF/dsm
Enclosure