



State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

ROY COOPER
GOVERNOR

RAY GRACE
COMMISSIONER OF BANKS

DELIVERED VIA ELECTRONIC MAIL
(qualifiedindividual@lenderx.com)

Date

Name

Licensee Name

Street Address

City, State zip code

Re: Examination of (Licensee Name), (Licensee Number)

Dear [*Qualified Individual*]:

An examination has been scheduled to review your company's compliance with the North Carolina Secure and Fair Enforcement (S.A.F.E.) Mortgage Licensing Act (NC SAFE Act) which was enacted July 31, 2009. Additionally, this examination will review the overall condition and performance of your company taking into consideration all significant compliance, operational, and financial factors.

We have enclosed our **North Carolina Managers' Questionnaire and Document Request List** that requests you to complete and submit information and materials essential to the examination. This request is made early in the examination process to minimize the disruption of your company's daily routine. Furnishing requested material for off-site review will enhance the efficiency of the examination and reduce the examiner's time spent in your office.

North Carolina Loan Register and Managers' Questionnaire and Document Request List (MSQ)

Please complete and return the loan register referenced in the MSQ and Document Request List, Item B, by **month/day/year**. Please complete the MSQ and Document Request List and return it with all supporting documentation by **month/day/year**. The MSQ and supporting documentation are designated to be reviewed prior to OCOB's visit. Unless otherwise specified, the "review period" referred to in the MSQ is from **<<Scope Date>>**.

Electronic Delivery

The Loan Register, MSQ and supporting documentation may be submitted in an electronic, searchable and sortable Excel format using one of the following options:

1. OCOB Secure Portal
 - Log in to the NCCOB Online Website
<https://www.nccob.org/online/nmls/companylogin.aspx>.
 - Click on the Exam Documents link that appears on the welcome message.
 - If the Exam Documents link is not visible or issues arise with the upload, contact the Examiner below.
2. Citrix Share File. Contact the Examiner below for a secure link to the share drive or to discuss other delivery methods.

To protect non-public sensitive information from unauthorized access, OCOB does not send, receive, or request the transmission of unencrypted electronic non-public sensitive information. When transmitting non-public sensitive data you should follow your own data encryption procedures. If you follow your own encryption procedures, make certain that the encrypted files are “self-extracting.” “Self-extracting” means that the file(s) can be opened without proprietary software.

Scheduling

Upon receipt and review of the completed MSQ and supplements, the Examiner in Charge (EIC) will contact you to schedule a mutually agreeable examination date. The EIC may request additional information based on the preliminary review of examination material.

Record Retention and Disposal

We request that the destruction of all records cease until written notification is received from OCOB that your companies’ record disposal policies may be reinstated. If records exist in electronic formats (such as e-mail, digital images, word processed documents, databases, backup tapes, etc.), we recommend that the licensee notify its information technology staff of this record retention request. Failure to cease the destruction of records subjects the company to license revocation and civil money penalties.

Obligation to Cooperate and Respond

Please be advised that the Commissioner is authorized to take action, including summary suspension of a license, if the licensee fails, within 20 days, or a lesser time if specifically requested for good cause, to respond and cooperate fully with notices from the Commissioner or the Commissioner’s designee relating to the scheduling and conducting of an examination or investigation under the NC SAFE Act.

As stated above, we are requesting that examination material be delivered within 30 days of receipt of this letter.

Conclusion

MSQ
Name of Company

MM-DD-YY
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If you have any questions or would like clarification on any of the above, please contact me at (919) 733-3016 or email@nccob.gov.

Thank you in advance for your cooperation and assistance.

Sincerely,

Examiner in Charge Name
Mortgage Examinations