



State of Washington

DEPARTMENT OF FINANCIAL INSTITUTIONS

Division of Consumer Services

P.O. Box 41200 • Olympia, Washington 98504-1200

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The Department of Financial Institutions (Department) has selected your company for an initial compliance review (ICR). To begin this off-site examination, the Department asks that you provide the following:

1. Your most recent Red Flags Policy also known as Identity Theft Prevention Program.
2. Your most recent Bank Secrecy Act/Anti-Money Laundering policy and procedures.
3. Your Disaster Recovery Plan (sometimes called a Business Resumption Plan).
4. Copies of all residential mortgage loan advertising marketed by the licensee to Washington consumers, including print ads, solicitations by mail, radio/TV spots, web site ads, social media ads, etc. Include any Marketing Services Agreements (MSAs).
5. Copies of all Washington mortgage loan originator compensation agreements.
6. Provide copies of all supervisory plans (See WAC 208-620-301).
7. A copy of your five **most recent** closed Washington residential mortgage loan files or all closed Washington residential mortgage loan files if less than five since licensure.

Please send the information requested by the due date for us to conduct our off-site analysis. Your timeliness in providing the requested items will help make for a more efficient examination. Please indicate if any requested items are not applicable to your institution.

Please note: Examiners **will not** make additional document requests during the examination. Rather, what is submitted up front will be considered the final submission. Please ensure your submissions are complete and include all necessary documents for review.

During the examination, the examiner-in-charge (EIC) will arrange with you a date and time for the exit conference. We will strive to make the date and time of this meeting as convenient as possible for all attendees.

Since this is your first Washington State compliance review, we want to ensure you are aware of the statutes and administrative code that pertains to your license type. Here are the links to the pertinent sections of our web site for your information. The Department recommends that you become thoroughly familiar with the laws and rules.

[RCW 19.144](#)

[RCW 19.52](#)

[RCW 31.04 – The Consumer Loan Act](#)

[WAC 208-620](#)

There are also federal laws and regulations that apply to your business. You should maintain current knowledge of all applicable laws, regulations, statutes, and codes. Protecting the privacy of consumer information is required by the federal Safeguards Rule. Please complete the attached Information Security questionnaire regarding your company's current procedures.

The Department utilizes Box (a secured cloud service) to retrieve all examination related documents. You will receive an e-mail inviting you to upload all requested documents into Box.