

**2018 Recertification Questionnaire**  
**Essex Mortgage**  
**2200 West Orangetown Avenue, Suite 150**  
**Orange, CA 92868**

<b>Broker Legal Name:</b>	<b>Company NMLS ID#:</b>
<b>Broker DBA:</b>	<b>Tax ID/EIN#:</b>

**General Information**

- During the past 12 months, was your company subject to suspension, termination, consent order, cease & desist, or other written agreement or sanctions, by any state federal agency? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes, please explain: \_\_\_\_\_
- During the past 12 months has there been any key management or individual owner changes? \_\_\_\_ Yes \_\_\_\_ No if yes, provide name(s), title(s), and current resume(s) of new individuals. (attach additional page(s))
- How does your organization stay informed of and manage changes regarding regulatory compliance, fair lending and responsible lending? (Check all that apply)  
 Dedicated compliance management  
 Consultation with internal or external counsel  
 Formal regulatory change monitoring program  
 Formal Training  
 Other \_\_\_\_\_  
 None of the above
- What type of controls does your company have in place to ensure that marketing programs and materials comply with consumer protection laws, fair lending laws, regulations and responsible lending principles? (Check all that apply)  
 Counsel or compliance management review of marketing materials  
 Documented policies and procedures  
 System controls  
 Review prior to use  
 Other \_\_\_\_\_  
 None of the above
- What type of controls does your company have in place to ensure that loans originated by your Company comply with fair lending laws and regulations and responsible lending principles? (Check all that apply)  
 Documented policies and procedures  
 Formal Training  
 None of the above
- What types of controls does your company have in place to ensure that each loan provides an appropriate benefit to the borrower? (Check all that apply)  
 Documented policies and procedures  
 Benefit to borrower test prior to closing  
 System Controls  
 Consult with compliance manager or legal counsel  
 None of the above
- How does your company ensure that all disclosures are delivered accurately, timely and in compliance with all regulations? (Check all that apply)  
 System controls for timing and/or content  
 Management review of compliance documents  
 Testing  
 None of the above

8. Please indicate which controls you have in place to ensure loan originators are in compliance with loan originator qualification requirements (Check all that apply)
- Employee background checks during hiring process
  - Employee background checks repeated annually
  - Monitor loan originator licensing status
  - Other \_\_\_\_\_
9. Please indicate which controls you have in place to ensure that loan originators meet training requirements (check all that apply)
- Monitor loan originator licensing status
  - My Company provides annual required training to employees who are loan originators
  - Other \_\_\_\_\_
10. Do your hiring procedures include a process for checking all employees, including management, involved in the origination against the General Services Administration (GSA) Excluded Party List and the HUD Limited Denial of Participation List (LDP)?
- Yes  No If No, please explain: \_\_\_\_\_
11. Does your loan processing procedures include a process for checking all parties to a loan transaction, including Real Estate Agents and property sellers against the General Services Administration (GSA) Excluded Party List and the HUD Limited Denial of Participation List (LDP)?  Yes  No If No, please explain: \_\_\_\_\_
12. How does your company ensure that Consumer Protection Laws are followed?
- Training
  - Documented Policies and Procedures
  - Consult with compliance manager or legal counsel
  - None of the above

\_\_\_\_\_  
 Broker of Record

\_\_\_\_\_  
 Date