



**The South Carolina  
State Board of Financial Institutions  
Consumer Finance Division**

1205 Pendleton Street, Suite 306  
Columbia, SC 29201  
Phone: (803) 734-2020  
www.consumerfinance.sc.gov

**Ronald R Bodvake  
Commissioner**

*Via electronic mail:*

Attn:

RE: Examination and report of loan activity under license #

Dear \_\_\_\_\_,

The Division is preparing to conduct an examination of the above referenced company. To expedite the examination process, the Division is requesting the following information to be furnished:

Examination Parameters: —

1. Provide a list of all mortgage loan applications taken from consumers with properties located in South Carolina. The list should include the following data:
  - A. Name (s) of applicant (s)
  - B. Date of application
  - C. Applicant address
  - D. Amount applied for
  - E. Decision (Approved, Denied, Withdrawn, etc.)
  - F. Date of Decision
  - G. Name of Originator
  - H. NMLS ID# of Originator
  - I. Location where application was taken



2. Provide a list of all mortgage loans made to consumers with properties located in South Carolina. The list should include the following data:

- A. Name (s) of applicant (s)
- B. Account Number
- C. Date of Loan
- D. Loan Amount
- E. APR
- F. Originator's Name
- G. Originator's NMLS #
- H. Location where application taken
- I. Company capacity: Lender or Broker
  - 1. If acting as a Lender:
    - a. Was the loan retained or sold?
      - 1. If retained:
        - a. What is the name and NMLS # of the servicer?
      - 2. If sold:
        - a. What date was the loan sold?
        - b. What is the name and NMLS # of the purchaser?
  - 2. If acting as a Broker:
    - a. What is the name and NMLS # of the lender?

3. Provide a list of all loans serviced for consumers with properties located in South Carolina. The list should include the following data:

- A. Name of applicant
- B. Account number
- C. Date acquired
- D. APR
- E. Fixed or adjustable rate
- F. If modification has been made to loan, date of modification
- G. If insurance has been force placed on account, if so when
- H. Current loan payment status (30, 60, 90-day delinquent, etc.)



4. List all foreclosures that have been initiated by the institution on properties located in the State of South Carolina since the scope of the examination. Include the following information:
  - A. Name of Applicant
  - B. Account Number
  - C. Date of Loan
  - D. Loan amount
  - E. APR
  - F. Original Appraised Value
  - G. Number of Appraisals reviewed
  - H. Fixed or Adjustable Rate
  - I. Term of loan
  - J. Date foreclosure action started
  - K. Status of foreclosure action
  - L. Property address.
  
5. Provide a current business plan.

Do not include any loans where the real property securing the loan is not located in the state of South Carolina or if the loan purpose is non-personal: such as - investment, rental or commercial. Submit the requested information to [mortgage.exam@bofi.sc.gov](mailto:mortgage.exam@bofi.sc.gov) in an excel format by .

Provide the Division with the contact person for the examination, i.e. name, phone number and email address.

If there has been no activity, then submit that information on company letterhead to [mortgage.exam@bofi.sc.gov](mailto:mortgage.exam@bofi.sc.gov).

Contact the Division with any questions or concerns.

Regards,

Mortgage Examiner