**State of XXX**

Department of XXXXXX

**Division of XXXX**

*(insert address and agency information*

Month, Day, Year

Ms. XXXXX XXXXX

Director of Compliance

XXXX, Inc.

XXXX Ave

XXX, XX XXXXX

Dear (Insert Name):

Thank you for your cooperation throughout the MMC Multi-State Joint Examination (Examination).  The Examination was conducted under the agreed authority of the CSBS/AARMR Nationwide Cooperative Agreement for Mortgage Supervision and consisted of examiners from the following states: XXX(Lead State), XXX, XXX, and (add additional states),. (collectively, the “Participating States”).

The resulting Report of Examination (“Report”) specially addressed (INSERT COMPANY NAME) compliance with applicable state and federal laws and regulations. Since issuance of the Report, the Company has responded to the applicable individual Participating States, addressing the violations and recommendations. <*If any state specific responses were not acceptable, the method of follow-through and timeframes should be discussed here.>*

Please consider this letter as the formal close out for the Examination.  The Participating States will adhere to their specific processes and may, if not already, distribute a state specific close out letter. In addition, please be aware that some of the Participating States may, if not already, separately forward an invoice for examination fees as permitted by their respective state law. Any such invoice payment must be submitted directly to the billing state.

We appreciate the Company’s cooperation during the examination process.  Should you have any questions regarding this letter, please do not hesitate to contact XXX at XXX.

Sincerely,

“John Smith”

Multi-State Examiner-in-Charge, (INSERT STATE AGENCY)