



Account: TRAINING AGENCY
Agency POC: Test Agency POC
Date Submitted:

SEQ Type: Bank and Mortgage SEQ (v 1.1)
Record Number: RBA-001828
Record Type: Accreditation

How to Complete the SEQ:

Welcome to the Accreditation Online System (AOS)!

For information about the accreditation program, go to the CSBS Accreditation website:
<https://www.csbs.org/department-accreditation>

Menu Page - There are several actions available on the "Menu" page:

1. You can download your SEQ into a PDF, including any answers you've already entered.
2. Agency POCs can make SEQ assignments to the users that are associated to your account.
3. You can check on the status and scores using the "Scoring & Completion Summary",
4. or you can exit out of this SEQ by clicking the "Home" button

Completing a Topic

1. Using the left navigation, select the section and topic you would like to complete
2. Answer all questions to the best of your ability. Required questions will include a red asterisk (*) next to the question number.
3. You may use the optional comment box at the end of each topic to explain any of your answers.
4. Following answering all required questions or optional responses you would like to provide, you may type additional explanatory text in the comment box to support your answers and/or rating.
5. You also may upload any documents to support your answers/rating using the upload button towards the bottom of the topic. All uploaded documents for the topic will appear at the very bottom of the page in the "Supporting Documents" box.
6. Read the Standard and rate your agency against that standard using the scale below.
7. Once you've answered all required questions, uploaded all required documents, and entered your rating, you may complete the topic by selecting the "Topic Complete" button at the bottom of the topic.
8. If you wish to bookmark the topic to come back to later, select the "bookmark topic" checkbox towards the top right hand side of the page.

How to Rate Against the Standards

After reading the standard for that particular topic, consider how your agency performs based on the standard, and rate your agency using the following scale:

- 0 - Agency does not meet standard, major deficiencies exist; Function not performed
- 1 - Agency does not meet standard, significant improvement(s) required; Agency may be actively seeking to address issue
- 2 - Agency meets the standard and there may or may not be suggestions for improvement.
- 3 - Agency exceeds the standard or is considered a role model for other states in this area

Note: for any "3" rating, please provide a comment on how your agency exceeds standard. For any "0" or "1" rating, please provide a comment why you believe your agency does not meet standard.

Checking your progress

1. The progress meter at the top of the page will move your progress based on how many topics you've completed.
2. To check on the status of all completed sections and topics and to view your accumulated score, navigate to the Menu page and select the "Scoring and Completion Summary". Here you will find a table of all sections and topics, your ratings and the calculated scores, along with the status of every topic and section. All topics are hyperlinks and you may select the link to go back to that particular topic.

Submitting the SEQ

- Once all topics and sections are complete, your progress meter will be at 100% and you can submit your SEQ by clicking the "submit SEQ" button at the bottom of the Scoring and Completion table.
- A confirmation message will appear upon your submission and you will not be able to change any information without calling CSBS accreditation staff for assistance.

1. Agency Administration and Finance

This section evaluates the administration of the state bank and mortgage regulatory agency and the financing of the agency's operations. Questions begin with the broad issues of agency mission and goals and then address specific areas, such as formal procedures in rule-making, communication with other regulators and adequacy of support personnel. Questions on financing address the funding mechanism for the agency and the adequacy of the budget to enable the agency to: (1) meet its supervisory requirement to include chartering and licensing, examinations and investigations; (2) provide adequate computer equipment; (3) monitor the agency budget and (4) influence its budget allocation.

Section Title	Max Score	Agency Score	% Score
1. Agency Administration and Finance	240	0	0.00

Topic: 1-A. Mission Statement, Strategic Plan and Organizational Chart

Strategic planning is an important tool for the agency as it provides organizational direction. The agency's day-to-day decisions can be better guided and the agency's progress can be better measured through the strategic planning process. In this topic, the agency will provide information about its mission statement and strategic planning process, as well as the organizational chart and governance of the agency. It should be noted that job descriptions will be discussed in Section 2 of the SEQ.

* Question 1: The agency has a strategic plan (if yes, upload a copy of the plan).

Options: Yes;No

Answer 1:

* Question 2: The agency has a mission statement.

Options: Yes;No

Answer 2:

* Question 3: The strategic plan has been reviewed in the past 12 months.

Options: Yes;No

Answer 3: Yes

Question 3.1: Date the strategic plan was updated:

Answer 3.1:

* Question 4: The following are involved in developing the agency's strategic plan (select all that apply):

Options: Senior Management;Banking Board or Council;Field Managers;Field Examiners;Other

Answer 4: Other

Question 4.1: If other, please specify.

Answer 4.1:

* Question 5: The final strategic plan is communicated to the agency's employees via (select all that apply):

Options: Email;Website;Staff meeting;Plan is not formally communicated;Other

Answer 5: Other

Question 5.1: If other, please specify.

Answer 5.1:

* Question 6: Assignments are made for completion of strategic actions.

Options: Yes;No

Answer 6:

* Question 7: Timeframes are established for completion of the strategic actions.

Options: Yes;No

Answer 7:

* Question 8: The goals of the strategic plan have been met in the timeframes anticipated.

Options: Yes;No

Answer 8: No

Question 8.1: If no, please explain.

Answer 8.1:

* Question 9: Please explain how progress on the strategic plan is monitored

Answer 9:

* Question 10: A succession plan has been adopted. (if yes, upload a copy of the plan)

Options: Yes;No

Answer 10: No

Question 10.1: If no, please explain.

Answer 10.1:

* Question 11: If the commissioner were to become incapacitated, his/her duties would be assumed by:

Answer 11:

* Question 12: The replacement is determined by (select one of the following):

Options: State Code;Banking Board;Governor;Legislature;Other

Answer 12: Other

Question 12.1: If other, please specify.

Answer 12.1:

* Question 13: The agency has an up-to-date organizational chart showing direct lines of responsibility.
(If yes, upload a copy of the organizational chart)

Options: Yes;No

Answer 13:

* Question 14: The agency reports to a board, advisory council, or similar.

Options: Yes;No

Answer 14: Yes

Question 14.1: If yes, please provide the make-up of the board and its authority.

Answer 14.1:

* Question 15: Current job descriptions correspond to the employee positions shown on the organizational chart.

Options: Yes;No

Answer 15:

* Question 16: Briefly describe the operational units of the agency (i.e. banking, mortgage, credit union, securities) and their primary responsibilities.

Answer 16:

Question 17: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 17:



STANDARD 1-A: The agency must have a mission statement and a strategic plan. The strategic plan should be reviewed annually and include measurable goals with assigned accountability. The agency must meet or be in process of meeting the desired goals as stated in the plan. A succession plan, either formal or informal, should be developed for the agency.

The agency must have an up-to-date organizational chart indicating direct lines of responsibility that correspond to supervisory roles and job descriptions.

Agency Score	Value	Agency Rating
	8	

Topic: 1-B. Internal Communication

In this topic, we will learn about your agency's policy for internal communication to keep professional staff informed of administrative matters, to provide legislative and regulatory updates, as well as to provide a forum for the exchange of ideas.

* Question 1: The agency holds a training/information conference(s) with all examiners in attendance at least annually.

Options: Yes;No

Answer 1:

* Question 2: The all-staff conference includes the following topics (select all that apply):

Options: Review of mission statement;Strategic planning topics;Updates on policies and procedures;Emerging issues / Trends in the industry;Staffing update;Other topics of interest to staff;Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: Field examiners provide input into the agenda for the all-staff conference. (If yes, upload a copy of agendas for the last three annual meetings)

Options: Yes;No

Answer 3:

* Question 4: Examination staff is informed of policy changes, job-related local and national news, and other critical information via staff meetings held (select one):

Options: Weekly;Monthly;Quarterly;Semi-annually;Annually;Not held;Other

Answer 4: Other

Question 4.1: If other, please specify.

Answer 4.1:

* Question 5: Senior staff meetings are held at least monthly (If yes, upload a copy of a most recent monthly senior staff meeting agenda).

Options: Yes;No

Answer 5: No

Question 5.1: If no, indicate how frequently they are held.

Answer 5.1:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 1-B: The agency must have regular and timely communication to keep all staff informed of policy changes, job-related local and national news, and other critical information.

Internal communication should include at least annual meetings in which management can communicate relevant topics, such as: The strategic plan of the agency; Updates on policies and procedures; Staff initiatives and trends in the industry; Other issues that are important to staff.

The agency should use an effective process to give staff the ability to communicate important topics and input to senior staff.

Agency Score	Value	Agency Rating
	5	

Topic: 1-C. Communication with Other Regulatory Agencies

Your agency's ability to communicate effectively with your federal counterparts and other states is key to the coordination of examinations and sharing of information. This topic will highlight what you do in this important area. It should be noted the statements and questions below only address communication with other regulatory agencies, not interstate examination policies and procedures.

* Question 1: The agency participates in regular meetings with other state bank/mortgage regulatory agencies to discuss regulatory issues and share best practices in state regulation (e.g. CSBS District meetings).

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, please provide a list of meetings attended in past year.

Answer 1.1:

* Question 2: The agency participates in regular meetings with federal bank/mortgage regulatory agencies to discuss the coordinated regulation of your regulated entities.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, please provide a list of meetings attended in past year.

Answer 2.1:

* Question 3: The agency is involved in multi-state or federal committees (e.g. the MMC, SSPC, SCC).

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, please list them.

Answer 3.1:



* Question 4: The agency participates in regularly scheduled conference calls with other states (e.g. CSBS all-state calls and working groups).

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, please list them.

Answer 4.1:

Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:

STANDARD 1-C: The agency should demonstrate they have relationships with other states and federal regulators to promote cooperation on areas of common interest in financial regulation. This may include meetings with federal regulators, district meetings with other states, involvement on multi-state committees, or other similar activities.

Agency Score	Value	Agency Rating
	5	

Topic: 1-D. Communication with Industry

It is often difficult to accomplish your agency's goals without the support of the banking industry. In this section, we will evaluate the nature, purpose and effectiveness of the agency's communication with the bank and mortgage trade associations.

* Question 1: List examples of association meetings agency personnel have attended during the past 12 months.

Answer 1:

* Question 2: The agency discusses proposed legislation with relevant state trade associations to clarify issues.

Options: Yes;No

Answer 2:

* Question 3: Rate the effectiveness of the agency's communication with state trade associations:

Options: Excellent;Adequate;Needs Improvement

Answer 3:

* Question 4: Provide support for your answer to question #3 above:

Answer 4:

* Question 5: The agency uses the following methods to communicate to their regulated entities changes in policy or legislation (select all that apply):

Options: Newsletter;Written communications such as memos letters etc.;Website;Conferences;Trade association communiques;Other

Answer 5: Other

Question 5.1: If other, please specify.

Answer 5.1:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:



STANDARD 1-D: Agency senior personnel should attend meetings of all relevant associations in their state. Proposed legislation should be discussed with trade associations in the state to clarify issues. The agency should have appropriate communications to their regulated entities to keep them informed of changes in policy or legislation.

Agency Score	Value	Agency Rating
	5	

Topic: 1-E. Consumer Education / Financial Literacy

Many Americans continue to be burdened by heavy debt loads and do not have a good understanding of basic financial concepts. In this topic, you will provide information as to how your agency provides or participates in consumer education and financial literacy training to your state’s consumers.

* Question 1: The agency provides (or participates in) consumer education/financial literacy training to consumers.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, list examples of consumer education/financial literacy training provided:

Answer 1.1:

* Question 2: Information about consumer education/financial literacy is referenced on agency website.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, provide URL of website(s) with consumer education/financial literacy information:

Answer 2.1:

Question 3: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 3:

STANDARD 1-E: The agency or its larger agency should provide (or participate in) consumer education/financial literacy training to consumers and have financial literacy information available to consumers on their website.

Agency Score	Value	Agency Rating
	4	

Topic: 1-F. Access to Legal Assistance

In today's business environment, it is important for your agency to have someone to oversee and identify legal issues that may arise. In this topic we will look at your agency's direct and/or indirect access to legal assistance in bank and mortgage regulation.

* Question 1: The agency has an attorney(s) on staff.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, please list them.

Answer 1.1:

* Question 2: The agency has specifically assigned attorneys from the Attorney General's office to represent the agency that spend at least 50% of their time on agency issues.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, please list them.

Answer 2.1:

* Question 3: The agency has authority to hire outside counsel when necessary.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, list any examples of when it has been necessary in the last five years:

Answer 3.1:

* Question 4: Agency legal staff participate in proposed legislative changes before and during legislative sessions.

Options: Yes;No

Answer 4:

* Question 5: Agency legal staff participate in drafting and/or review of formal corrective actions.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 1-F: The agency must have an attorney on staff or a consistently assigned attorney, with appropriate expertise, from the Attorney General's Office to represent the agency if required by state law. The department should also have the ability to hire outside counsel when necessary.

Agency Score	Value	Agency Rating
	5	

Topic: 1-G. Agency Facilities

In this section we will look at the adequacy of your facilities and the physical security of your office space.

* Question 1: The agency has either keyed or coded entry on all office entrances, including field offices.

Options: Yes;No

Answer 1:

* Question 2: The agency maintains field offices.

Options: Yes;No

Answer 2:

* Question 3: Confidential files are maintained in a locked area with limited access.

Options: Yes;No

Answer 3:

* Question 4: Describe your agency's policies or procedures for maintaining confidential files, including files maintained at an off-site location.

Answer 4:

* Question 5: Office space is adequate to accommodate all examiners as needed.

Options: Yes;No

Answer 5:

* Question 6: Examiners are permitted to work remotely when not working at an onsite examination.

Options: Yes;No

Answer 6: Yes

Question 6.1: If yes, select how often examiners work remotely:

Answer 6.1: Other

Question 6.2: If other, please specify.

Answer 6.2:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 1-G: All agency offices must have either keyed or coded entry and meet the following qualifications:

1. Confidential files must be locked and access controlled.
2. There must be a procedure for maintaining control of confidential files and security when not in locked area, including files maintained at an off-site location.
3. Space should be adequate to accommodate all examiners, as needed.

Agency Score	Value	Agency Rating
	3	

Topic: 1-H. Business Continuity Plan

It is important to prepare for the worst-case scenario: fire, natural disaster, or other emergencies that can impact your agency's operation. This topic will look at the adequacy of your business continuity plan.

* Question 1: The agency has a business continuity plan (If yes, upload a copy of the plan's table of contents).

Options: Yes;No

Answer 1:

* Question 2: The plan is reviewed and updated as needed.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, the plan was last updated:

Answer 2.1:

* Question 3: The business continuity plan is successfully tested at least annually (either point-in-time annual test or rolling component tests).

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, please explain and include dates of the most recent tests.

Answer 3.1:

* Question 4: Data systems are backed up to an off-site location.

Options: Yes;No

Answer 4:

* Question 5: Data back-up site is located how many miles from primary server location:

Answer 5:

* Question 6: Data backup is located at a third-party provider.

Options: Yes;No

Answer 6:

* Question 7: The agency has a procedure for recovery of data systems.

Options: Yes;No

Answer 7: Yes

Question 7.1: If yes, describe the procedure or upload a copy of written procedure.

Answer 7.1:

* Question 8: Data recovery has been tested within the past 12 months.

Options: Yes;No

Answer 8: Yes

Question 8.1: If yes, it was last tested:

Answer 8.1:

* Question 9: Fire safety and evacuation procedures are adequate for main office and all field offices (upload a copy of the emergency preparedness procedures).

Options: Yes;No

Answer 9:

* Question 10: Evacuation Drills are conducted (select one):

Options: Monthly;Quarterly;Annually;As Needed;Other

Answer 10: Other

Question 10.1: If other, please specify.

Answer 10.1:



* Question 11: Agency maintains a notification system or calling tree that works both up and down to alert employees and staff in the event of an emergency.

Options: Yes;No

Answer 11:

Question 12: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 12:

STANDARD 1-H: The agency must have an up-to-date Business Continuity Plan that should be tested at least annually and address how the agency will resume operations in the event of a disaster to its offices or its data systems.

Agency Score	Value	Agency Rating
	5	

Topic: 1-I. Technology Infrastructure and Cybersecurity

More and more agencies are dependent upon information technology to perform their core mission, and there are significant risks in the regulation of financial services. This topic assesses your agency's information technology and cybersecurity program.

* Question 1: The agency's computer system has up-to-date firewalls.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, what is the date of last update.

Answer 1.1:

* Question 2: The agency's computers have up-to-date virus protection.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, what is the date of last update.

Answer 2.1:

* Question 3: The agency conducts intrusion detection on a regular basis.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, what is the date of last update.

Answer 3.1:

* Question 4: The agency's system allows for the secure retention, transmission and receipt of data (data encryption).

Options: Yes;No

Answer 4:

* Question 5: The agency's system is compatible with programs necessary to perform examinations.

Options: Yes;No

Answer 5:

* Question 6: The agency has adopted a written information technology policy (If yes, upload a copy of IT policy).

Options: Yes;No

Answer 6:

* Question 7: Examination staff computers are replaced at least every three years.

Options: Yes;No

Answer 7: No

Question 7.1: If no, why not and how often are computers replaced?

Answer 7.1:

* Question 8: The agency has adequate policies and procedures to protect its data, and detect intrusions, breaches, and unauthorized access (If yes, upload a copy of the information security policy).

Options: Yes;No

Answer 8:

* Question 9: The agency has written policies on reporting, responding to and recovering from a cybersecurity breach (If yes, upload a copy of the cybersecurity response plan).

Options: Yes;No

Answer 9:

* Question 10: The agency provides cybersecurity training to all staff.

Options: Yes;No

Answer 10: Yes

Question 10.1: If yes, provide how often training is conducted.

Answer 10.1:

Question 11: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 11:

STANDARD 1-I: The agency's computer system must be adequate to provide the necessary tools for regulation of financial institutions and must be compatible with the programs necessary to perform examinations. Written policies on information technology (IT) must be adopted and include the following:

1. Computers should be replaced at least every three years unless justified for longer period.
2. Computer systems must have adequate firewalls, virus protection, and intrusion detection.
3. Secure transmission and receipt of data.
4. Adequate procedures for monitoring, detecting, and responding to cybersecurity threats
5. Cybersecurity training and reporting procedures.

Agency Score	Value	Agency Rating
	16	

Topic: 1-J. Budget Revenue Source / Contingency Plan

We would like to know more about the sources of your agency's revenues. The questions in this topic are to help us better understand how your department is funded.

* Question 1: The entire agency is self-supporting and does not rely on funds from the general fund to operate.

Options: Yes;No

Answer 1:

* Question 2: The agency has a contingency funding plan to cover at least three months' worth of expenses.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, select the source of funds: (select all that apply)

Answer 2.1: Other

Question 2.2: If other, please specify.

Answer 2.2:

* Question 3: The percentage of the agency's total revenue derived by banks over \$10B is:

Answer 3: %

* Question 4: The agency has a contingency plan, should it lose its revenue source from its largest banks.

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, please explain.

Answer 4.1:

Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:



Source of Agency Revenue	\$ Amount	% of total revenue
*Assessments on the assets of supervised entities	\$	%
*Fees charged per residential mortgage documentation filed	\$	%
*Fees for examinations	\$	%
*State general funds	\$	%
*Application/licensing fees	\$	%
Other sources	\$	%
Total	0	0

*Involves income generated by the agency when income goes direct to the state.

STANDARD 1-J: The regulatory agency must be self-supporting with income generated from the regulatory program and not reliant on outside revenue sources. Agency must have a contingency plan (separate fund, cash balance or proven ability to increase revenue) to cover at least three months' worth of expenses.

Agency Score	Value	Agency Rating
	12	

Topic: 1-K. Budget Expenses / Supplemental Budgets

Preparing the agency’s budget is never an easy task. The questions in this topic will give us a better understanding of how you approach your budgeting process. It should be noted the adequacy of salaries and benefits and adequacy of training funds is covered elsewhere in Section 2 of the SEQ.

* Question 1: All agency staff responsible for monetary controls on portions of the budget are included in the budgeting process.

Options: Yes;No

Answer 1:

* Question 2: Budget versus actual expenses are reviewed monthly by senior management (If yes, upload the most recent monthly report).

Options: Yes;No

Answer 2:

The agency's budget is adequate to:	Yes/No
*Examine and supervise all state regulated entities in accordance with frequency guidelines in good economic times.	
*Examine and supervise all state regulated entities in accordance with frequency guidelines in poor economic times.	
*Operate the regulatory agency.	

* Question 3: The agency has the ability to hire additional examiners if necessary.

Options: Yes;No

Answer 3: No

Question 3.1: If no, please explain.

Answer 3.1:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:



STANDARD 1-K: Input into budget process must include all individuals who will be responsible for monetary controls of portions of the budget. Budget versus actual expenses must be reviewed monthly and reported to senior management. The agency must have sufficient funds to operate and to examine all regulated entities in poor economic times, as well as during times of good economy, including the ability to hire additional examiners, if necessary.

Agency Score	Value	Agency Rating
	12	

2. Personnel and Training

This section evaluates various aspects of the "people" side of the agency. This section will assess the policies for maintaining a fair and safe workplace and how effectively the agency attracts, trains, and retains its examination staff. The standards assume that a superior agency provides a clear, adequate and consistent set of rules for the treatment of employees. This section does not require any one method of training. Instead, it assesses the effectiveness of an agency's chosen method to train its staff. On-the-job training, formal classroom instruction and seminars can comprise an adequate training program.

Section Title	Max Score	Agency Score	% Score
2. Personnel and Training	240	0	0.00

Topic: 2-A. Personnel Manual

Your personnel manual can help set the tone for your agency. It helps the employees to be on the same page with respect to the rules expected for your workplace. In this section, we will look at the agency's personnel manual including its completeness and maintenance.

* Question 1: The agency has a state or agency approved and up-to-date personnel manual.

Options: Yes;No

Answer 1:

* Question 2: The personnel manual includes (select all that apply and upload the Table of Contents):

Options: Personnel guidelines;Policies and procedures such as bargaining unit protocols if applicable;Processing of personnel actions;Establishing and filling vacant positions;Leaves of absence;Grievances;Disciplinary actions

Answer 2:

* Question 3: The personnel manual has been reviewed by the agency in the past 12 months.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, who reviewed the personnel manual and were any revisions made?

Answer 3.1:

* Question 4: The manual is provided to all employees: (select all that apply)

Options: In hard copy;On the agency's internal website;Emailed to them;Other

Answer 4: Other

Question 4.1: If other, please specify.

Answer 4.1:

* Question 5: The Personnel website is available online at:

Answer 5:

* Question 6: Updates are made to the manual promptly after revisions are made with personnel notified of material changes.

Options: Yes;No

Answer 6:

* Question 7: The manual includes agency specific procedures regarding: (select all that apply)

Options: Hours;Travel;Per diem;Benefits;Confidentiality;Cell phone or wireless communication devices;Telecommuting

Answer 7:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:

STANDARD 2-A: The agency must have an approved personnel manual. The manual should be reviewed at least annually and should include department specific procedures regarding hours, travel, per diem, etc. The manual must be available to all employees either in hard copy or electronically and should be reviewed with employees periodically, as needed.

Agency Score	Value	Agency Rating
	5	

Topic: 2-B. Job Descriptions

Good job descriptions are a valuable tool for proper employee recruiting and selection. Up-to-date and accurate descriptions allow your agency to match the right candidates with available positions by documenting the specific responsibilities of each position. In this section, we will review job descriptions for key positions within your agency.

* Question 1: All agency positions have job descriptions which describe duties performed.

Options: Yes;No

Answer 1:

* Question 2: The job descriptions are reviewed at least annually.

Options: Yes;No

Answer 2:

* Question 3: The following positions are unionized: (select all that apply)

Options: Field examiners;Field supervisors;Administrative support staff;Others;None

Answer 3: Others

Question 3.1: If other, please specify.

Answer 3.1:

* Question 4: The agency has civil service positions.

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, please list them.

Answer 4.1:

* Question 5: The agency's Commissioner/Superintendent position is appointed.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, please state who makes the appointment.

Answer 5.1:

* Question 6: The agency's Commissioner/Superintendent position is subject to a confirmation process.

Options: Yes;No

Answer 6: Yes

Question 6.1: If yes, please state who confirms.

Answer 6.1:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 2-B: All positions must have job descriptions which describe duties performed and should be up-to-date, and reviewed at least annually.

Agency Score	Value	Agency Rating
	5	

Topic: 2-C. Hiring Policies

In this topic, we will look at the personnel hiring policies and recruiting procedures used by the agency to allow employment of the type and number of personnel needed for examination, regulation and supervision.

* Question 1: The agency's recruiting efforts include (select all that apply):

Options: Newspaper ads;Social media;Agency website;College career fairs;Internships;Employee referrals with bonus paid;On-campus interviews;Employment agencies;E-recruitment/Online recruitment (e.g. Brass Ring Career Builder etc.);Other

Answer 1: Other

Question 1.1: If other, please specify.

Answer 1.1:

* Question 2: Preferential consideration is given to military veterans, individuals with disabilities, or internal state employees.

Options: Yes;No

Answer 2:

* Question 3: The agency has complete authority over the hiring of agency personnel.

Options: Yes;No

Answer 3: No

Question 3.1: If no, please explain.

Answer 3.1:

* Question 4: Agency supervisors are included in the new employee selection process.

Options: Yes;No

Answer 4:

* Question 5: Immediate supervisors participate in the hiring interview for individuals they will directly supervise.

Options: Yes;No

Answer 5:

* Question 6: Human resource personnel participate in hiring interviews.

Options: Yes;No

Answer 6:

* Question 7: Supervisors are given training specific to conducting hiring interviews.

Options: Yes;No

Answer 7: Yes

Question 7.2: Please describe the training provided to supervisors on conducting interviews.

Answer 7.2:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:

STANDARD 2-C: Although most states have an agency which provides hiring and recruiting duties for the entire state government, supervisors from the agency must be included in the selection process in some way. The immediate supervisor must participate in the hiring interview for individuals whom they will directly supervise and have acceptable training in conducting hiring interviews. The agency should have the ability to recruit through optional sources, such as college job fairs.

Agency Score	Value	Agency Rating
	5	

Topic: 2-D. Promotional Opportunities / Pay for Performance

Now we will look at the agency's adequacy to provide promotional opportunities and pay for performance that will enable the agency to retain and advance qualified personnel to increasingly responsible positions and duties.

* Question 1: The agency has at least four levels of field bank examination staff.

Options: Yes;No;N/A

Answer 1: Yes

Question 1.1: If yes, three of the four levels are not limited in the number of positions.

Answer 1.1:

* Question 2: The agency has at least four levels of field credit union examination staff.

Options: Yes;No;N/A

Answer 2: Yes

Question 2.1: If yes, three of the four levels are not limited in the number of positions.

Answer 2.1:

* Question 3: The agency has at least three levels of field mortgage examination staff.

Options: Yes;No;N/A

Answer 3: Yes

Question 3.1: If yes, three of the four levels are not limited in the number of positions.

Answer 3.1:

* Question 4: Describe the various examiner level positions in the organizational structure.

Answer 4:

* Question 5: The agency awards merit increases for above average performance by examiners.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, please explain.

Answer 5.1:

* Question 6: The agency has a non-monetary incentive award program.

Options: Yes;No

Answer 6:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 2-D: In order to provide an examiner career path with adequate advancement opportunity, the agency must have at least three levels of field mortgage examination staff and at least four levels of field bank and/or credit union examination staff with three of those levels not limited in the number of positions. If pay for performance incentives are available, funds should be sufficient to pay merit increases for above average performance of examiners. In small agencies where the career path is limited because of the size of staff, efforts should be made to develop specialized experts, thereby expanding the career path professionally if not vertically.

Agency Score	Value	Agency Rating
	5	

Topic: 2-E. Performance Appraisal Process

Let's look at the performance appraisal and review process used by the agency, including the process for new-hires, trainees in new positions, and experienced staff.

* Question 1: All supervisors have received performance evaluation training.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, please describe the training.

Answer 1.1:

* Question 2: All employees receive timely performance reviews at least annually.

Options: Yes;No

Answer 2: No

Question 2.1: If no, please explain.

Answer 2.1:

* Question 3: Newly hired employees or persons recently promoted receive more frequent reviews.

Options: Yes;No

Answer 3:

* Question 4: Annually each employee receives performance goals for the upcoming review period.

Options: Yes;No

Answer 4: Yes

Question 4.1: The goals are measurable.

Answer 4.1:

Question 4.2: The goals are agreed to by both the employee and the supervisor.

Answer 4.2:

* Question 5: Training checklists are used for new employees.

Options: Yes;No

Answer 5:

* Question 6: All performance reviews are conducted either in-person or via video conference.

Options: Yes;No

Answer 6:

* Question 7: All performance reviews are signed by both the employee and the supervisor.

Options: Yes;No

Answer 7:

* Question 8: Performance evaluations allow for identifying individual strengths and weaknesses, with recommendations on what training/professional development is needed.

Options: Yes;No

Answer 8:

Question 9: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 9:

STANDARD 2-E: Performance appraisals must be conducted and communicated to the employee at least annually. Goals should be set each year in coordination between employees and their supervisors.

Agency Score	Value	Agency Rating
	5	

Topic: 2-F. Adequacy of Salaries and Benefits

The agency's compensation strategy is very important in keeping your agency competitive with the competition and operating successfully. In this section, the adequacy of the agency's salaries and benefits, particularly as it affects the agency's ability to hire and retain well-qualified employees, will be reviewed and evaluated.

* Question 1: The agency offers adequate salary and benefits to hire and retain well-qualified employees.

Options: Yes;No

Answer 1:

* Question 2: The agency conducts or utilizes periodic studies to document competitor compensation structures (If yes, upload a copy of the most recent compensation study).

Options: Yes;No

Answer 2:

* Question 3: The agency conducts their own compensation study.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, provide the date of the most recent compensation study.

Answer 3.1:

* Question 4: The agency utilizes the following compensation studies (check all that apply):

Options: CSBS;Another state agency;Independent third party hired by the agency;None of the above;Other

Answer 4: Other

Question 4.1: If other, please specify.

Answer 4.1:

* Question 5: The study considers compensation paid by similar agencies in contiguous states.

Options: Yes;No;N/A

Answer 5:

* Question 6: The study considers compensation paid by federal agencies operating in the employee market.

Options: Yes;No;N/A

Answer 6:

* Question 7: Compared to similar agencies in contiguous states, your agency's compensation was shown to be generally (select one):

Options: Lower than the competition;Comparable to the competition;Higher than the competition;Salaries in contiguous states were not considered

Answer 7:

* Question 8: Compared to federal agencies operating in the employee market, your agency's compensation was shown to be (select one):

Options: Lower than the competition;Comparable to the competition;Higher than the competition;Salaries paid to federal agencies in the employee market were not considered

Answer 8:

Please complete the table below	CY 2017	CY 2016	CY 2015
*Number of staff in bank supervision area (e.g. examiners, supervisors, review staff)			
*Percentage of turnover in bank supervision area	%	%	%
*Number of staff in mortgage supervision area (e.g. examiners, supervisors, licensing staff)			
*Percentage of turnover in mortgage supervision area	%	%	%
*Please leave any fields blank that do not apply to your accreditation review.			

Question 9: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 9:

STANDARD 2-F: The agency's salary and benefits for supervision & examination staff must be adequate to hire and retain well-qualified employees. Periodic compensation studies should be conducted to ensure that employee compensation remains competitive with other states and federal regulators.



Agency Score	Value	Agency Rating
	10	

Topic: 2-G. Training Coordinator / Evaluations

Proper oversight of the formal training program is very important to the success of your agency. A strong training program helps ensure the agency's examiners are able to adequately assess the condition of the entities under its oversight. In this section, we will look at the oversight and effectiveness of the agency's formal training program.

* Question 1: The agency assigns oversight of its formal training program for bank supervision staff to one or more individuals

Options: Yes;No;N/A

Answer 1: Yes

Question 1.1: If yes, provide the names and titles of the individuals assigned.

Answer 1.1:

* Question 2: The agency assigns oversight of its formal training program for mortgage supervision staff to one or more individuals.

Options: Yes;No;N/A

Answer 2: Yes

Question 2.1: If yes, provide the names and titles of the individuals assigned.

Answer 2.1:

* Question 3: A database is maintained reflecting the training each examiner completes.

Options: Yes;No

Answer 3:

* Question 4: Following attendance at a training course, the employee is required to complete a course evaluation.

Options: Yes;No

Answer 4:

* Question 5: The evaluation covers: (select all that apply)

Options: Name of course;Date attended;Quality of the speakers;Relevance of course content to the attended;Strengths/weaknesses of the course;Recommendation for future participation in the course by others in the department

Answer 5:

* Question 6: The agency requires the evaluation be completed within a set timeframe.

Options: Yes;No

Answer 6: Yes

Question 6.1: Please explain the timeframe.

Answer 6.1:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 2-G: The responsibility for oversight of formal training should be assigned to one individual who maintains a database of training per examiner. The effectiveness of formal training should be evaluated in writing by the participant within a set timeframe following attendance at the class for internal use within the agency.

Agency Score	Value	Agency Rating
	5	

Topic: 2-H. Policy on Examiner Training

Next, let's look at the agency's written training policy. For the on-site review, please have a copy of the training policy available for the review team.

* Question 1: The agency has a written policy on examiner training (If yes, upload a copy of the table of contents).

Options: Yes;No

Answer 1:

* Question 2: The training policy includes a list of core and advanced schools used for each level and type of examiner.

Options: Yes;No

Answer 2:

* Question 3: The agency participates in the following training programs: (select all that apply)

Options: State sponsored training programs;CSBS;AARMR;FDIC;FRB;CFPB;Graduate School of Banking;Industry sponsored training programs;None of the above;Other

Answer 3: Other

Question 3.1: If other, please specify.

Answer 3.1:

* Question 4: The agency examiners receive training on emerging issues.

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, please explain.

Answer 4.1:

* Question 5: The agency examiners have the ability to request training subject to supervisor approval and budgetary constraints.

Options: Yes;No

Answer 5:

* Question 6: The agency's policy requires 21 hours or more of classroom or online instruction annually.

Options: Yes;No

Answer 6: No

Question 6.1: If no, please explain.

Answer 6.1:

* Question 7: The agency's training policy provides clear support for examiners to achieve and maintain a defined career path.

Options: Yes;No

Answer 7:

* Question 8: The agency's training policy has been reviewed in the last 12 months.

Options: Yes;No

Answer 8:

* Question 9: The agency's training policy was last reviewed on:

Answer 9:

* Question 10: Please explain how the policy's effectiveness is evaluated.

Answer 10:

Question 11: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 11:

STANDARD 2-H: The agency must have a written training policy as follows:

1. The policy must include a listing of core classes for each level and type of examiner.
2. The policy must include support for an examiner to achieve and maintain a defined career path.
3. The policy must be reviewed annually.
4. The policy must allow examiners the ability to request training that will be subject to a supervisor's approval and budgetary constraints.
5. The training goal must be for each examiner to have a minimum of 21 hours of industry-specific continuing education annually.



Agency Score	Value	Agency Rating
	5	

Topic: 2-I. Training Manual and On-the-Job Training

This topic will evaluate the adequacy of the agency's training manual for bank & mortgage supervision, and the effectiveness of the on-the-job examiner training program.

* Question 1: The agency has an approved training manual (If yes, upload the table of contents).

Options: Yes;No

Answer 1:

* Question 2: The agency's training manual includes a list of duties to be performed by the trainee within specified timeframes.

Options: Yes;No

Answer 2:

* Question 3: The agency's training manual contains a listing of reference material for each area by topic.

Options: Yes;No

Answer 3:

* Question 4: The agency's training manual for mortgage supervision addresses the following areas: (select all that apply)

Options: Financial condition;Management;Compliance;Consumer protection

Answer 4:

* Question 5: The agency's on-the-job training procedures provide for a coach/mentor for all new training assignments.

Options: Yes;No

Answer 5:

* Question 6: The agency's on-the-job training procedures include a training checklist that: (select all that apply and upload an example of the checklist)

Options: Identifies each training assignment.;Dates of each assignment;Number of times each type of assignment was completed to reflect competency;A breakout of specific loan categories

Answer 6:

* Question 7: The checklist/summary spreadsheet is maintained by both the training coordinator and the trainee.

Options: Yes;No

Answer 7: No

Question 7.1: If no, please explain.

Answer 7.1:

* Question 8: A written evaluation of the trainee(s) performance is provided at the conclusion of each assignment while in training status.

Options: Yes;No

Answer 8:

* Question 9: The trainee receives a copy of the written feedback.

Options: Yes;No

Answer 9:

Question 10: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 10:

STANDARD 2-I: The agency must have an approved training manual(s) for bank and mortgage supervision. Federal manuals may be used; however, the agency must have "state specific" examination procedures, as applicable.

1. The manual(s) should include a listing of duties to be performed by the trainee with recommended timeframes and a listing of reading material for reference by topic.

2. The banking manual(s) must address the following areas: operations, credit, and EIC along with specialty areas as applicable.

3. The mortgage manual must include the following areas: financial condition, management, compliance, consumer protection

4. OJT procedures should include the use of a coach(es) for examiners as they are assigned to new areas of training.

5. Written evaluation of trainee should be performed at the conclusion of each job while in training status. Use of a training checklist ensures that the trainee has become proficient in all areas and provides consistency in training new hires and newly promoted examiners.



Agency Score	Value	Agency Rating
	10	

Topic: 2-J. Exit Interview Training

Communicating well with management of regulated entities is an important skill for examiners to develop and maintain to ensure the agency is well represented. This topic will look into how you provide exit interview training to your examiners.

* Question 1: The agency provides training for conducting examination exit meetings by utilizing the following sources: (please select all that apply)

Options: Internal audio and/or visual practice presentations;CSBS schools;Federal regulator schools;Shadowing an examiner presenting findings;Presentation of a portion of the examination findings at an exit meeting

Answer 1:

* Question 2: Evaluation of the examiner-in-training's presentation skills is provided to the examiner and the supervisor.

Options: Yes;No

Answer 2:

* Question 3: The evaluation of the exit interview training is in writing.

Options: Yes;No

Answer 3:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 2-J: The agency must provide training for conducting exit meetings with management. This may take the form of outside schools or internal training including audio and/or visual presentations. Training should also include attendance at such meetings and presentation of various portions of the examination findings prior to taking the lead in conducting the exit meeting.

Agency Score	Value	Agency Rating
	5	

Topic: 2-K. Support of External Academic Training

This topic will assess how the agency supports professional development of its examiners through external training programs.

* Question 1: The agency has a tuition reimbursement policy for advanced/academic training. (If yes, please upload the policy)

Options: Yes;No

Answer 1:

* Question 2: The agency allows flexibility of time to attend classes.

Options: Yes;No

Answer 2:

* Question 3: The agency has examiners that have attended college classes in the past 5 years and tuition was reimbursed by the agency.

Options: Yes;No

Answer 3: Yes

Question 3.1: Provide examples of examiners that received tuition reimbursement.

Answer 3.1:

* Question 4: The agency employees are encouraged to attend graduate banking, graduate trust schools, or Advanced Mortgage Training.

Options: Yes;No

Answer 4: Yes

Question 4.1: Please list employees who have attended GSB, Trust School, or Advanced Mortgage Trainings.

Answer 4.1:

Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:



STANDARD 2-K: The agency must have a policy on advanced/academic training which reimburses tuition and/or allows flexibility of time to attend job-related classes. Such training includes full-time college classes, graduate banking/trust schools, and/or advanced mortgage training.

Agency Score	Value	Agency Rating
	5	

Topic: 2-L. Adequacy of Training Funds

This topic will evaluate the adequacy of funds for examiner training. Being able to obtain sufficient funding is key to supporting an adequate examiner training program. In this topic, we will learn more about the adequacy of your agency's training funds.

* Question 1: The agency's training budget is adequate to satisfy the training needs of the agency. (Please upload 3 year history and 1 year projection of budgeted and actual training expenditures)

Options: Yes;No

Answer 1:

* Question 2: The percentage of the agency's total budget (including travel) expensed to training is at least 2% of total agency expenses for the last three years.

Options: Yes;No

Answer 2: No

Question 2.1: If no, please provide the actual percentages by year.

Answer 2.1:

* Question 3: All agency examiners received at least 21 hours of continuing education each of the past three years.

Options: Yes;No

Answer 3: No

Question 3.1: If no, please list any exceptions and reason for exception.

Answer 3.1:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 2-L: All examiners must receive 21 hours of industry-specific continuing education per year, or training expenditures should be at least 2% of total program or agency expenditures



Agency Score	Value	Agency Rating
	15	

3. Bank Examination Policies and Procedures

This section covers the written policies and procedures the agency puts in place to ensure a consistent and balanced approach to regulating its banks and trust companies.

Section Title	Max Score	Agency Score	% Score
3. Bank Examination Policies and Procedures	330	0	0.00

Topic: 3-A. Examination Frequency Policy/Ability to Meet Policy

In this topic, we will review the written policies regarding the agency's examination frequency, and its ability to meet the policy. For the on-site review, please provide a list of all your state-chartered banks, with their latest CAMELS rating and the date of their last safety and soundness examination.

* Question 1: The agency has a statutory requirement or a written policy on examination frequency of their state-chartered banks.

Options: Yes;No

Answer 1:

* Question 2: The agency written policy states that each state-chartered bank is to be examined.

Options: At least every 18 mons for 1& 2 composite rated bank;A min of 12 months for 3 4 &5 composite rated ranks;A minimum of 12 months for large banks (over \$10B);Visitations as necessary for safety&soundness;Visits necessary;Other frequency requirements

Answer 2: Other frequency requirements

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency frequency policy has been met.

Options: Yes;No

Answer 3: No

Question 3.1: If no, please explain.

Answer 3.1:

* Question 4: The agency policy is to examine de novo banks at least annually for the first (select the answer that applies):

Options: No policy adopted;3 years;5 years;7 years;Other

Answer 4: Other

Question 4.1: If other, please specify.

Answer 4.1:

* Question 5: The agency has a written policy which requires exit meetings at each examination (If yes, please upload the policy).

Options: Yes;No

Answer 5: No

Question 5.1: If no, please explain.

Answer 5.1:

* Question 6: The agency has a written policy which requires board meetings at each 3, 4 and 5 composite rated institution (If yes, please upload the policy).

Options: Yes;No

Answer 6:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 3-A: The agency written policy on examinations must state that each state-chartered bank should be examined at least every 18 months for "1" and "2" composite rated banks and minimum of 12 months for all others with visits as necessary for both safety and soundness and specialty examinations. The agency must conduct some form of exit meeting at each examination and require a Board meeting for all "3", "4", and "5" rated institutions.

Agency Score	Value	Agency Rating
	40	

Topic: 3-B. Agreements with Federal Regulators

Coordination and communication with your federal counterparts helps ensure more seamless oversight of the entities you regulate. In this topic, tell us more about how your agency provides coordinated regulation.

* Question 1: The agency has signed cooperative/alternating or information sharing examination agreements with the FDIC (If yes, upload the agreements).

Options: Yes;No

Answer 1:

* Question 2: The agency has signed cooperative/alternating or information sharing examination agreements with the Federal Reserve (If yes, upload the agreements).

Options: Yes;No

Answer 2:

* Question 3: The agency has signed information sharing examination agreements with other federal agencies.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, please select all that apply:

Answer 3.1: Other

Question 3.2: If other, please specify.

Answer 3.2:

* Question 4: The agency is operating in compliance with all the signed agreements.

Options: Yes;No

Answer 4: No

Question 4.1: If no, please explain.

Answer 4.1:

* Question 5: The agency examiners alternate the lead examiner role or processor on joint examinations with federal regulators

Options: Yes;No

Answer 5: No

Question 5.1: If no, please explain.

Answer 5.1:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

Number of examinations conducted in last three years	2017	2016	2015
*Independent			
*Joint with Fed			
*Joint with FDIC			
*Concurrent with Fed			
*Concurrent with FDIC			
Total Number of Examinations	0	0	0

STANDARD 3-B: The agency must have signed examination agreements with their Federal counterparts and comply with said agreements. The agency examiners must be the alternating Lead examiner and processor on joint examinations with Federal agencies. Any exceptions to the agreement should be documented and assessed on a case-by-case basis.

Agency Score	Value	Agency Rating
	10	

Topic: 3-C. Interstate Banking Policy/Procedures

States have strived to make it easier for banks operating across state lines to be state chartered. In this topic, we will learn how your agency coordinates its interstate banking activities.

* Question 1: The agency has signed the Nationwide Cooperative Agreement.

Options: Yes;No

Answer 1:

* Question 2: The agency has signed the State/Federal Supervisory Agreement.

Options: Yes;No

Answer 2:

* Question 3: The agency has signed the Foreign Banking Organization Supervision and Examination Coordination Agreement.

Options: Yes;No;N/A

Answer 3:

* Question 4: The agency has signed the Nationwide State/Federal Foreign Banking Organization Supervision and Examination Coordination Agreement.

Options: Yes;No;N/A

Answer 4:

* Question 5: The agency has signed the Nationwide Agreement for Supervision and Examination of Multi-State Trust Operations.

Options: Yes;No

Answer 5:

Question 6: The agency has signed the Memorandum of Understanding with the Consumer Financial Protection Bureau.

Options: Yes;No

Answer 6:

* Question 7: The agency has signed the FinCEN Agreement.

Options: Yes;No

Answer 7:

* Question 8: List any other state agreements (regional or with individual states) in effect or in process.

Answer 8:

* Question 9: The agency is in compliance with all signed policies.

Options: Yes;No

Answer 9:

* Question 10: The agency has a written policy on interstate examinations covering (select all that apply and upload a copy of the policy):

Options: Compliance issues;Use of host state examiners;Billing assessment procedures;Internal communication with other state agencies;Other

Answer 10: Other

Question 10.1: If other, please specify.

Answer 10.1:

* Question 11: The agency has the authority to contract with other state agencies to perform examinations on its behalf.

Options: Yes;No

Answer 11:

* Question 12: The agency has the authority to travel out of state to perform examinations.

Options: Yes;No

Answer 12:

* Question 13: The agency has a designated person responsible for oversight of agency's interstate policy.

Options: Yes;No

Answer 13: Yes

Question 13.1: Please provide name and title of responsible person.

Answer 13.1:

* Question 14: The agency maintains a current list of interstate contacts.

Options: Yes;No

Answer 14:

* Question 15: The agency monitors (as home state regulator) compliance with host state consumer laws and regulations.

Options: Yes;No

Answer 15:

Question 16: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 16:

STANDARD 3-C: The agency must have signed all applicable agreements and developed written procedures for compliance with the agreements. The agency must have a written policy on interstate examination covering state compliance issues, use of host state examiners, billing/assessment procedures, and internal communication with other state agencies including a current listing of interstate contacts. Additionally, the agency must have the authority to travel out-of-state and/or contract with other agencies to examine home state banks.

Agency Score	Value	Agency Rating
	10	

Topic: 3-D. Examination Manuals

The agency must have examination manuals that are reviewed at least annually addressing policies and procedures for safety and soundness examinations and specialty examinations as applicable. These manuals may be a duplicate of training manuals but must also address state specific areas.

* Question 1: The agency has a safety and soundness examination manual.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, when was it last reviewed?

Answer 1.1:

* Question 2: The agency's safety and soundness examination manual addresses, at a minimum, the following topics (select all that apply):

Options: Procedures for planning the examination;Core examination procedures to be performed;Core documentation requirements;Guidance on the evaluation of CAMELS components;Evaluating common asset types;Evaluating internal routines and controls;Report preparation;Large bank examinations

Answer 2:

* Question 3: The agency has adopted a state consumer compliance examination manual.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, when was it last reviewed?

Answer 3.1:

* Question 4: The agency has a trust examination manual.

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, when was it last reviewed?

Answer 4.1:

* Question 5: The agency has an information technology/cybersecurity examination manual.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, when was it last reviewed?

Answer 5.1:

* Question 6: The agency has a bank holding company examination manual.

Options: Yes;No

Answer 6: Yes

Question 6.1: If yes, when was it last reviewed?

Answer 6.1:

* Question 7: The agency has an international banking examination manual.

Options: Yes;No;N/A

Answer 7: Yes

Question 7.1: If yes, when was it last reviewed?

Answer 7.1:

* Question 8: The agency has a large bank (> \$10B) examination manual.

Options: Yes;No

Answer 8: Yes

Question 8.1: If yes, when was it last reviewed?

Answer 8.1:

* Question 9: The agency provides a copy of the examination manuals using the following methods (select all that apply):

Options: Hard copy;Agency website;Email;Other

Answer 9: Other

Question 9.1: If other, please specify.

Answer 9.1:

Question 10: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 10:

STANDARD 3-D: The agency must have examination manuals that are reviewed at least annually addressing policies and procedures for safety and soundness examinations and specialty examinations as applicable. These manuals may be a duplicate of proprietary or federal training manuals but must also address state specific areas.

Agency Score	Value	Agency Rating
	20	

Topic: 3-E. Examination Procedures/Preplanning

Having adequate procedures and preplanning helps ensure examination efficiency and reduces the chance of missing important issues during the examination. In this topic, we will learn more about how your agency prepares for and conducts its examinations.

* Question 1: The agency has a written policy and established procedures for organizing and planning examinations. (If yes, please provide a copy of the policy)

Options: Yes;No

Answer 1:

* Question 2: The agency coordinates with federal agencies on.

Options: Examination scheduling;Visitation schedules;Exit and board meetings;Enforcement actions;Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency provides at least one-month scheduling notice to the assigned examiner-in-charge.

Options: Yes;No

Answer 3:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 3-E: The agency must have established procedures for organizing safety and soundness and specialty examinations including coordination with Federal agencies as necessary. Internal procedures must provide at least one-month notice to the assigned examiner-in-charge for scheduling purposes in order to provide lead time to do pre-planning and scoping memos.

Agency Score	Value	Agency Rating
	10	

Topic: 3-F. Review and Transmittal of Report

Your agency’s review process ensures the report has been prepared consistently with agency guidelines and policies. The transmittal letter, which accompanies the final report, serves to introduce the report to the regulated entity. In this topic, you will be asked to share information about your agency’s ability to process the report efficiently and effectively.

Provide average independent examination report turnaround time times in calendar days.	CY 2017	CY 2016	CY 2015
*Independent exam report turnaround time			
*State-led joint exam report turnaround time			
*The calculation for report turnaround time is the date of the exit meeting with bank management (not from the date of a concluding board meeting) to the report transmittal date.			

* Question 1: The agency has specific procedures for report of examination review.

Options: Yes;No

Answer 1:

* Question 2: The agency’s report of examination transmittal letter for 1 and 2 composite rated institutions is drafted by:(fill in the box with the title of the author)

Answer 2:

* Question 3: The agency’s report of examination transmittal letter for complex or problem institutions is drafted by: (fill in the box with the title of the author)

Answer 3:

* Question 4: Independent state examinations on 1 or 2 rated institutions are transmitted to the financial institution within 30 calendar days from the date of the exit meeting with bank management.

Options: Yes;No

Answer 4:

* Question 5: Independent state examinations on 3, 4, or 5 rated institutions are transmitted to the financial institution within 60 calendar days from the date of the exit meeting with bank management.

Options: Yes;No

Answer 5:

* Question 6: State-led joint examination reports are transmitted to the federal regulator within 30 days of the exit meeting with management.

Options: Yes;No

Answer 6:

* Question 7: Provide the same calculation as above for year to date.

Answer 7:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:

STANDARD 3-F: Report turnaround time on safety and soundness and specialty independent examinations for 1 or 2 rated institutions should average no more than 30 calendar days from the time that the EIC holds the exit meeting with management until the report transmittal date. The report turnaround time should be no more than 60 calendar days on independent examinations of 3, 4, or 5 rated institutions.

Agency Score	Value	Agency Rating
	10	

Topic: 3-G. Working Paper Preparation and Review

Working paper reviews allow the agency to assess the consistency of your examination-related documents. In this topic, we will look at your process for reviewing your working papers. To aid in the review, please have a sample of working papers available for the on-site review.

* Question 1: The agency has a policy and procedures for the preparation of report of examination working papers.

Options: Yes;No

Answer 1:

* Question 2: The agency policy addresses the following document management topics (select all that apply).

Options: Document creation;Document collection;Document retention;Document destruction;Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency maintains its working papers in an electronic format.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, what format?

Answer 3.1:

* Question 4: The agency report of examination working papers are prepared in a standardized format across the agency offices and in a format acceptable to all regulatory agencies.

Options: Yes;No

Answer 4:

* Question 5: The agency conducts a periodic and documented review of working papers.

Options: Yes;No

Answer 5: Yes

Question 5.1: Please provide the title(s) of the person(s) performing the review.

Answer 5.1:

Question 5.2: Percent of examination working papers reviewed.

Answer 5.2:

Question 5.3: Person conducting the review is independent of the exam being reviewed.

Answer 5.3:

Question 5.4: Frequency of the review.

Answer 5.4:

* Question 6: The working paper review includes a completeness check to ensure all pertinent supporting documents are included.

Options: Yes;No

Answer 6:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include (optional).

Answer 7:

STANDARD 3-G: Working papers should be prepared in a format acceptable to all regulatory agencies in order to facilitate the sharing of information. An acceptable written procedure for review of working papers should be adopted and adhered to following each examination and interim visitation. A periodic and documented independent review of a sampling of working papers must be performed by someone independent of each examination. The working paper review should be performed on at least an annual basis by qualified staff, and include a minimum of 10% of examinations conducted during the year.

Agency Score	Value	Agency Rating
	10	

4. Bank Examination Capabilities

This section addresses the adequacy of the agency's examiners to perform the various types of examinations that are applicable to the agency. From CAMELS ratings to IT examinations, this section is designed to determine if the agency is adequately staffing the examinations and effectively training their examiners to perform specialty examinations.

Section Title	Max Score	Agency Score	% Score
4. Bank Examination Capabilities	480	0	0.00

Topic: 4-A. Ability to Examine and Rate - Bank Assessment of CAMELS

One of the most important duties performed by the examiner is accurately evaluating the condition of the bank and assigning the proper ratings. In this topic, we will look at your agency's ability to perform these key tasks.

* Question 1: The agency performs independent examinations of its banks.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, percentage of independent bank examinations in each of the last three calendar years. exam cycle.

Answer 1.1:

* Question 2: The agency performs independent examinations of bank trust departments.

Options: Yes;No

Answer 2:

* Question 3: The agency has a sufficient number of trained examiners to rate a bank's risk in each of the individual CAMELS components and to assign an appropriate composite rating based on the institutions overall condition.

Options: Yes;No

Answer 3: No

Question 3.1: If no, what is the plan to train or acquire a sufficient number?

Answer 3.1:

* Question 4: The agency has a sufficient number of trained examiners to recommend effective corrective measures.

Options: Yes;No

Answer 4:

* Question 5: The agency performs independent examinations of at least 50% of the banks it regulates within an 18-month period.

Options: Yes;No

Answer 5:

* Question 6: The agency performs independent examinations of all non-depository trust companies it regulates within an 18-month period.

Options: Yes;No

Answer 6: No

Question 6.1: If no, please provide reason for your answer.

Answer 6.1:

* Question 7: The agency provides sufficient number of trained examiners on a majority of state-led joint and concurrent examinations.

Options: Yes;No

Answer 7: Yes

Question 7.1: If yes, please provide reason for your answer.

Answer 7.1:

* Question 8: The agency alternates as lead examiner on joint examinations.

Options: Yes;No

Answer 8: No

Question 8.1: If no, please provide reason for answer and plan to address.

Answer 8.1:

Question 9: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 9:

STANDARD 4-A: The agency must have adequate examination procedures and a sufficient number of trained examiners to rate the banks' risk in Capital, Assets, Management, Earnings, Liquidity and Sensitivity to Market Rates and to provide effective corrective procedures.

The agency must demonstrate the ability to perform independent examinations or alternating the lead on joint examinations based on acceptable examination frequency policy (acceptable frequency policy is defined in Standard 3-A). To demonstrate the ability to be the lead agency, the agency should provide sufficient number of trained staff on joint and concurrent examinations.

Agency Score	Value	Agency Rating
	40	

Topic: 4-B. Ability to Examine and Rate – Trust (companies and departments)

Trust activities present unique risks for a bank. In this topic, tell us more about how your agency has prepared itself to examine this important area.

* Question 1: The agency conducts depository trust examinations: (select the answer that best applies to your agency)

Options: Concurrently with safety and soundness examinations but independent of federal regulators; Concurrently with safety and soundness examinations but jointly with federal regulators; Separate from safety and soundness examinations but independent of federal regulators; Separate from safety and soundness examinations but jointly with federal regulators; Other

Answer 1: Other

Question 1.1: If other, please specify.

Answer 1.1:

* Question 2: The agency has a policy to conduct non-depository trust examinations:

Options: Annually; Every 18 months; Every 24 months; Every 36 months; Not applicable; Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency has an adequate number of examiners trained in rating the risks associated with Trust departments.

Options: Yes; No

Answer 3: Yes

Question 3.1: Number of examiners able to conduct adequate examinations of Trust departments.

Answer 3.1:

* Question 4: The agency has an adequate number of examiners trained to rate risks associated in all areas of non-depository trust company activities.

Options: Yes;No

Answer 4: Yes

Question 4.2: Number of examiners able to conduct adequate examinations of non-depository Trust companies.

Answer 4.2:

* Question 5: The agency has designated specialists in the Trust area.

Options: Yes;No;N/A

Answer 5:

* Question 6: The agency has identified adequate number of backup examiners to examine for the risks associated with Trust.

Options: Yes;No;N/A

Answer 6:

* Question 7: The agency has adopted minimum capital standards for non-depository trust companies.

Options: Yes;No

Answer 7: Yes

Question 7.1: If yes, please state the minimum standards.

Answer 7.1:

* Question 8: The agency requires non-depository trust companies to file call reports.

Options: Yes;No

Answer 8:

* Question 9: The agency provides offsite monitoring to its non-depository trust companies with the following frequency (select the one that best describes your agency's practice):

Options: Quarterly;Semi-annually;Annually;No offsite monitoring conducted;Other

Answer 9: Other

Question 9.1: If other, please specify.

Answer 9.1:

Question 10: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 10:

STANDARD 4-B: The agency must have adequate examination procedures and a sufficient number of trained examiners to rate the risks associated with the trust department of a financial institution or the risks involved in all areas of an independent trust company.

Agency Score	Value	Agency Rating
	20	

Topic: 4-C. Ability to Examine and Rate – IT Examination and Cybersecurity

The agency's ability to examine for information technology is becoming an increasingly critical aspect of bank regulation. In this topic, we will learn more about the agency's efforts to ensure the information of the entities it regulates is protected and kept secure.

* Question 1: The agency conducts IT examinations of its banks and non-depository trust companies.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, does this include those serviced by a third party ?

Answer 1.1:

* Question 2: The agency conducts IT examinations: (select all that apply)

Options: independent of safety and soundness examinations;concurrently with safety and soundness examinations;Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency currently uses the following IT examination procedures (select all that apply):

Options: InTreX with component and composite ratings assigned;InTreX with only composite ratings assigned;In-house developed IT examination program;Do not conduct IT examinations;Other

Answer 3: Other

Question 3.1: If other, please specify.

Answer 3.1:

* Question 4: The agency has designated specialist(s) for IT examination.

Options: Yes;No

Answer 4:

* Question 5: Percentage of IT examinations being conducted by IT specialists:

Answer 5: %

* Question 6: The agency's IT program assesses the following areas:

Options: Support and Delivery;Management;Audit;Development and Acquisition;Other

Answer 6: Other

Question 6.1: If other, please specify.

Answer 6.1:

* Question 7: The agency's IT examination incorporates a review of cybersecurity preparedness.

Options: Yes;No

Answer 7:

* Question 8: The agency has an adequate number of examiners trained to rate risks associated with Information Technology, including Cybersecurity.

Options: Yes;No

Answer 8: No

Question 8.1: If no, please provide reason for answer and plan to address.

Answer 8.1:

Question 9: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 9:

STANDARD 4-C: The agency must have adequate examination procedures and a sufficient number of trained examiners to rate the risk associated with information technology within a financial institution, including an adequate assessment of cybersecurity.

Agency Score	Value	Agency Rating
	20	

Topic: 4-D. Ability to Examine and Rate – Large Bank Supervision

The average size of banks continues to increase. As the banks become larger, specialized examiner skills and exam practices are required. In this topic, please provide us more information as to how your agency has prepared itself to examine these larger, more complex institutions.

* Question 1: The agency conducts large bank (banks > \$10B) examinations: (select the answer(s) that best applies to your agency)

Options: Concurrently with safety and soundness examinations but independent of federal regulators; Concurrently with safety and soundness examinations but jointly with federal regulators; Separate from safety and soundness examinations but independent of federal regulators; Separate from safety and soundness examinations but jointly with federal regulators; Currently not conducted; Other

Answer 1: Other

Question 1.1: If other, please specify.

Answer 1.1:

* Question 2: The agency has an adequate number of examiners trained to rate risks associated in the area of international banking.

Options: Yes; No; N/A

Answer 2: No

Question 2.2: If no, please provide reason for answer and plan to address.

Answer 2.2:

Question 3: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 3:

STANDARD 4-D: The agency must have adequate examination procedures and a sufficient number of trained staff to examine banks over \$10B in assets. (this area may be rated not applicable)

Agency Score	Value	Agency Rating
	15	

Topic: 4-E. Ability to Examine and Rate – International Banking

As global markets have expanded, this growth has been accompanied by growth in international banking. In this topic, tell us more about your agency's efforts to regulated state-chartered international banks and FBOs operating in your state.

* Question 1: The agency has an adequate number of examiners trained to rate risks associated in the area of international banking.

Options: Yes;No;N/A

Answer 1: No

Question 1.1: If no, please provide reason for answer and plan to address.

Answer 1.1:

* Question 2: The agency has a dedicated examination program for its institutions conducting international banking.

Options: Yes;No

Answer 2:

* Question 3: The agency conducts independent or serves as the lead on examinations of international banking branches and registered offices.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, state the number of such examinations during each of the past three years.

Answer 3.1:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 4-E: The agency must have adequate examination procedures and a sufficient number of examiners to examine the international departments or Foreign Banking Organizations (FBOs) under their purview. (This area may be rated not applicable.)



Agency Score	Value	Agency Rating
	15	

Topic: 4-F. Ability to Examine and Rate – Capital Markets

Fluctuations in the capital markets area can occur quickly. These changes can sometimes have a substantial impact on the institution's overall financial position. Having staff with adequate expertise to identify and evaluate the capital markets is important. In this topic, tell us more about your agency's ability to examine and rate this important area.

* Question 1: The agency has large, complex institutions that require the oversight by a capital markets specialist.

Options: Yes;No

Answer 1:

* Question 2: The agency has an adequate number of examiners trained in capital markets.

Options: Yes;No

Answer 2: No

Question 2.1: If no, please provide reason for answer and plan to address.

Answer 2.1:

* Question 3: Number of examiners trained in capital markets.

Answer 3:

* Question 4: Number of examiners able to conduct adequate financial analysis of the banks supervised by this state.

Answer 4:

* Question 5: The agency has designated specialists in the financial analysis of capital markets.

Options: Yes;No;N/A

Answer 5:

* Question 6: The agency has identified adequate number of backup examiners in the capital markets area.

Options: Yes;No;N/A

Answer 6:



Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 4-F: The agency must have adequate examination procedures and a sufficient number of trained examiners to rate the risks associated with capital markets in relation to the number of banks with complex sophisticated capital markets activity.

Agency Score	Value	Agency Rating
	10	

Topic: 4-G. Ability to Examine and Rate – Bank Holding Companies

Bank holding companies serve as a source of strength for banks. In this topic, tell us more about your ability to effectively evaluate and regulate these parent entities.

* Question 1: The agency conducts holding company reviews/inspections.

Options: Yes;No

Answer 1:

* Question 2: The agency's holding company reports/comments are: (select all that apply)

Options: Embedded in the safety and soundness examinations;Issued as a separate report from the safety and soundness examinations;No reports or commentary are prepared;Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency reviews holding company reports prepared by the Federal Reserve.

Options: Yes;No

Answer 3:

* Question 4: The agency has an adequate number of examiners trained to rate risks associated in the area of bank holding companies and affiliates.

Options: Yes;No

Answer 4: No

Question 4.1: If no, please provide reason for answer and plan to address.

Answer 4.1:

Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:



STANDARD 4-G: The agency must have adequate procedures and adequate staff to review/inspect bank and financial holding companies.

Agency Score	Value	Agency Rating
	10	

Topic: 4-H. Ability to Examine and Rate – Third-party Service Providers (TSPs)

Many of your regulated entities have come to rely upon TSPs to perform more of their services. This increased reliance on TSPs can present additional risk for the institutions if these vendors are not properly monitored. In this topic, we will learn more about the steps your agency has taken to examine TSPs and the vendor management practices used by the entities you examine

* Question 1: The agency has the authority to examine TSPs.

Options: Yes;No

Answer 1: No

Question 1.1: If no, agency is seeking to obtain authority.

Answer 1.1:

* Question 2: The agency participates with other regulators on TSP examinations.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, please explain and provide examples where this has occurred.

Answer 2.1:

* Question 3: The agency reviews reports prepared by other regulators on TSPs doing business with its banks and non-depository trust companies.

Options: Yes;No

Answer 3:

* Question 4: The agency tracks TSPs being used by its banks and non-depository trust companies.

Options: Yes;No

Answer 4:

* Question 5: The agency has an adequate number of examiners trained to rate risks associated in the area of third party service providers.

Options: Yes;No

Answer 5: No

Question 5.1: If no, please provide reason for answer and plan to address.

Answer 5.1:

* Question 6: The agency has third-party service providers headquartered in its state.

Options: Yes;No

Answer 6: Yes

Question 6.1: If yes, the agency participates in the examination of these entities.

Answer 6.1:

* Question 7: The agency has involvement in the supervision of third-party service providers located OUTSIDE of its state.

Options: Yes;No

Answer 7: Yes

Question 7.1: If yes, please explain.

Answer 7.1:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:

STANDARD 4-H: The agency should: 1) participate in the examination of technology service providers (TSPs) headquartered in its state, and 2) receive and review examination reports from other regulatory agencies on TSPs doing business with their supervised institutions.

Agency Score	Value	Agency Rating
	10	

Topic: 4-I. Ability to Examine and Rate – Compliance with Laws and Regulations

Banking regulatory agencies need a solid working knowledge of applicable state and federal banking laws and regulations (e.g. BSA, OFAC, Reg O, 23A and B). In this topic, we will learn more about your agency's ability to accurately evaluate whether the banks you regulate are operating in compliance with statutory parameters.

* Question 1: The agency has an adequate number of examiners trained to rate risks associated in the area of compliance reviews of state and federal banking laws.

Options: Yes;No

Answer 1: No

Question 1.1: If no, please provide reason for answer and plan to address.

Answer 1.1:

Question 2: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 2:

STANDARD 4-I: The agency must have adequate examination procedures and sufficient staff to review for compliance in all state laws plus BSA, OFAC, Regulation O, and 23A and B, at a minimum.

Agency Score	Value	Agency Rating
	10	

Topic: 4-J. Ability to Examine and Rate – Consumer Compliance

One of the most important services your agency provides is helping to ensure the entities you regulate are operating in compliance with applicable banking laws and regulations. In this topic, tell us more about your agency's practices as it relates to oversight of consumer compliance.

* Question 1: The agency performs consumer compliance examinations.

Options: Yes;No

Answer 1: No

Question 1.1: If no, do you have plans to begin performing compliance exams and, if so, please include the timeline.

Answer 1.1:

* Question 2: The agency has an adequate number of examiners trained to assess risks associated with consumer compliance examinations.

Options: Yes;No

Answer 2:

* Question 3: The agency receives and reviews consumer compliance reports from other regulators.

Options: Yes;No

Answer 3:

* Question 4: The agency examiners follow-up at their examination on any consumer compliance violations identified previously either by state or federal examiners.

Options: Yes;No

Answer 4:

* Question 5: The agency tracks the resolution of consumer complaints against a financial institution.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 4-J: The agency should: 1) perform consumer compliance examinations or documented involvement in the consumer compliance process, 2) receive and review consumer compliance reports from other regulatory agencies and 3) have a process for tracking and resolution of consumer complaints against a financial institution.

Agency Score	Value	Agency Rating
	10	

Topic: 4-K. Problem Identification/Migration Analysis

It's important regulatory agencies conduct periodic analysis to ensure their ratings and methods used to assign ratings are valid. Part of ensuring ratings are accurate and valid means agencies must also identify problems within the institutions in a timely manner. In this topic, you will be asked to provide information on how your agency ensures the validity of its ratings. **IMPORTANT:** Redact any names or confidential supervisory information before uploading any documents. If you are unable to do so, please have a sample of the migration analysis available onsite for the Review Team.

* Question 1: The agency performs a migration analysis of CAMELS composite ratings at least every six months.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, the migration analysis identifies which regulator was first to identify problem institutions to assist the agency in the evaluation of its ability to recognize problems quickly.

Answer 1.1:

* Question 2: The agency performs a migration analysis of CAMELS component ratings at least every six months. (if yes, upload a copy of the migration analysis).

Options: Yes;No

Answer 2:

* Question 3: The agency develops a written analysis following each examination of a newly identified problem bank.(if yes, upload a copy of the written analysis).

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, the agency written analysis includes an analysis of CAMELS component ratings and the composite rating assignment.

Answer 3.1:

* Question 4: The agency takes the following steps if the federal regulator identifies problems first.

Answer 4:

* Question 5: The agency's policy is to notify the federal regulator prior to the exit meeting if a significant problem or a possible downgrade to 3, 4, or 5 is identified during an examination.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 4-K: The agency must perform a macro migration analysis at least every six months or a written analysis following each examination of a new problem institution.

Agency Score	Value	Agency Rating
	10	

Topic: 4-L. Follow-up/Correction of Problems

Establishing corrective plans and following up on exam findings is an important part of an agency's monitoring process. In this topic, tell us more about your agency's process and practices as it relates to monitoring of your regulated entities after the on-site portion of the exam is concluded.

* Question 1: The agency report of examination transmittal letter on composite 3, 4 and 5 rated financial institutions inform the institution's Board of major problem areas.

Options: Yes;No

Answer 1:

* Question 2: The agency requires a written response from financial institutions within 45 days of receipt of the report of examination and transmittal letter.

Options: Yes;No

Answer 2:

* Question 3: The agency has assigned responsibility for tracking and following-up on late responses.

Options: Yes;No

Answer 3: Yes

Question 3.1: Fill in the box with the title of the responsible party.

Answer 3.1:

* Question 4: The agency has procedures that assign specific person(s) to review report of examination responses and provide any additional follow-up needed to the institution.

Options: Yes;No

Answer 4:

* Question 5: The institution's responses and notations are retained for future reference in the individual bank files or the agency's database.

Options: Yes;No

Answer 5:

* Question 6: The agency's most recent EIC is made aware of responses from problem institutions.

Options: Yes;No

Answer 6:

* Question 7: The agency review staff monitor progress on formal and informal enforcement action plans/provisions.

Options: Yes;No

Answer 7:

* Question 8: The agency management reports reflect updates on the status of problem institutions.

Options: Yes;No

Answer 8:

Question 9: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 9:

STANDARD 4-L: Financial institutions should respond within a maximum of 45 calendar days after receipt of the report of examination and a transmittal letter. Individuals should be assigned to track and review responses. Notation of reviews should be made and retained in files. The EIC should be made aware of the response from the problem institution.

Agency Score	Value	Agency Rating
	20	

5. Bank Supervision and Legislation

This section evaluates the bank surveillance systems, application procedures and enforcement authority. The section also covers a series of banking code and legislative issues important to maintaining a regulatory program that meets current and future regulatory needs.

Section Title	Max Score	Agency Score	% Score
5. Bank Supervision and Legislation	300	0	0.00

Topic: 5-A. Surveillance System

In this topic, we will look at the effectiveness of the agency's off-site surveillance system; and, 2) how the surveillance system is utilized to recognize issues in non-problem institutions that might eventually affect the safety and soundness of the institution.

* Question 1: The agency has a written surveillance policy (If yes, upload a copy of the policy).

Options: Yes;No

Answer 1:

* Question 2: The agency's written surveillance system program includes (select all that apply):

Options: Externally generated key ratio and outlier reports—e.g. UBPR Call Reports;Internally generated key ratio and outlier reports—with established warning parameters to identify variances and exceptions;CAMELS migration report;Use of computer generated reports;Use of broad information sources such as board minutes reports of examination;The frequency for conducting analysis;Specific guidance to ensure timeframes are met;Telephonic and written contact with institution management;Discussions with the federal regulator;Discussions with other state regulators;Steps for documenting any follow-up conducted;Specifies who is responsible;Follow-up guidelines/procedures;The agency has no written surveillance system program;Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency surveillance program regularly monitors changes in (select all that apply):

Options: Capital;Asset Quality;Management;Earnings;Liquidity;Sensitivity;Market Share;CRE;OREO;Loan growth;Deposit growth;Capital growth;Other

Answer 3: Other

Question 3.1: If other, please specify.

Answer 3.1:

* Question 4: The agency's written surveillance program monitors all banks and non-depository trust companies.

Options: Yes;No

Answer 4: No

Question 4.1: If no, please explain.

Answer 4.1:

* Question 5: The agency reviews state specific parameters in its surveillance program for needed updates:

Options: Quarterly;Semi-annually;Annually;Other

Answer 5: Other

Question 5.1: If other, please specify.

Answer 5.1:

* Question 6: The agency requires quarterly analysis and written reviews of variances and exceptions.

Options: Yes;No

Answer 6:

* Question 7: The agency's surveillance analysis is normally conducted by (fill in the box with staff positions).

Answer 7:

* Question 8: The agency's surveillance program is incorporated into the training of junior examiners.

Options: Yes;No

Answer 8:

Question 9: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 9:



STANDARD 5-A: The agency must have a written surveillance program to monitor all banks and non-depository trust companies under the purview of the agency, with approved parameters set internally for variance and exceptions. Reviews should be performed on all institutions at least quarterly. Off-site surveillance should be utilized to recognize issues on non-problem institutions before they become major problems that might affect the safety and soundness of the institution.

Agency Score	Value	Agency Rating
	20	

Topic: 5-B. Communication of Findings of Surveillance System

Next, tell us how your agency communicates the findings of the surveillance system with internal and external stakeholders. NOTE: Please have available onsite the last four quarters of surveillance reports as well as samples of written reviews on variances and exceptions for the review team's assessment.

* Question 1: The agency maintains documentation of all surveillance variances and exceptions in bank files or the agency's database.

Options: Yes;No

Answer 1: No

Question 1.1: If no, please explain.

Answer 1.1:

* Question 2: The agency has established specific procedures for written/oral communication of surveillance findings with (select all that apply):

Options: Agency management;The financial institution;Other regulators;Other agency office and field personnel;Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency off-site monitoring documentation is available for review by appropriate office and field staff including the assigned EIC.

Options: Yes;No

Answer 3:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:



STANDARD 5-B: Computer generated reports and documentation of surveillance reviews on all financial institutions should be maintained. When problems are noted, procedures should be established for assigned responsibility of written and/or oral communication with the financial institution, other regulators, and office/field personnel with appropriate documentation. This information should be available for review by the appropriate office and field personnel including the assigned Examiner-in-Charge.

Agency Score	Value	Agency Rating
	10	

Topic: 5-C. Applications

In this topic we will evaluate the effectiveness of the application process

* Question 1: The agency has written procedures for processing new bank charter applications.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, briefly describe your process including any expedited procedures used.

Answer 1.1:

* Question 2: The agency has written procedures for processing new non-depository trust company charter applications.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, briefly describe your process including any expedited procedures used.

Answer 2.1:

* Question 3: The agency has written procedures for processing branch applications.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, briefly describe your process including any expedited procedures used.

Answer 3.1:

* Question 4: The agency has written procedures for processing merger applications.

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, briefly describe your process including any expedited procedures used.

Answer 4.1:

* Question 5: The agency has written procedures for processing acquisition applications.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, briefly describe your process including any expedited procedures used.

Answer 5.1:

* Question 6: The agency has written procedures for processing applications for change of control or capital structure.

Options: Yes;No

Answer 6: Yes

Question 6.1: If yes, briefly describe your process including any expedited procedures used.

Answer 6.1:

* Question 7: The agency has written procedures for processing conversion applications.

Options: Yes;No

Answer 7: Yes

Question 7.1: If yes, briefly describe your process including any expedited procedures used.

Answer 7.1:

* Question 8: The agency has written procedures for processing other types of applications:

Options: Yes;No

Answer 8: Yes

Question 8.1: If yes, briefly describe your process including any expedited procedures used.

Answer 8.1:

Type of application	Does agency have specific timeframes?	How many days are specified?
*New bank charters		
*New non-depository trust charters		
*Branch		
*Mergers		
*Acquisitions		
*Changes of control or capital structure		
*Conversions		

* Question 9: The agency is in compliance with the established time frames.

Options: Yes;No

Answer 9: No

Question 9.1: If no, please explain.

Answer 9.1:

* Question 10: The agency has a process to approve any exceptions to the written timeframes.

Options: Yes;No

Answer 10: Yes

Question 10.1: If yes, state who grants the approval

Answer 10.1:

* Question 11: The agency has primary or statutory decision-making authority for the following applications. (select all that apply)

Options: New bank charters;New non-depository trust company charters;Branches;Mergers;Acquisitions;Change of control or capital structure;Conversions;None of the above;Other

Answer 11: Other

Question 11.1: If other, please specify.

Answer 11.1:

* Question 12: If the agency does NOT have primary or statutory decision-making authority on applications, they do have delegated authority on the following applications. (select all that apply)

Options: New bank charters;New non-depository trust company charters;Branches;Mergers;Acquisitions;Change of control or capital structure;Conversions;None of the above;Other

Answer 12: Other

Question 12.1: If other, please specify.

Answer 12.1:

* Question 13: The agency has an application tracking report.(If yes, please upload the most recent application tracking report)

Options: Yes;No

Answer 13:

* Question 14: The agency has written procedures for tracking applications.

Options: Yes;No

Answer 14:

* Question 15: The agency utilizes interagency application forms where appropriate.

Options: Yes;No

Answer 15:

* Question 16: The agency participates in electronic application programs offered by the federal regulators.

Options: Yes;No

Answer 16: Yes

Question 16.1: If yes, briefly describe the programs used.

Answer 16.1:

Question 17: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 17:



STANDARD 5-C: If not prescribed by state law, the agency should establish written timeframes and procedures for processing and tracking applications. The agency should meet the timeframes established with any exceptions noted and approved by the appropriate persons or committees. State must have expedited procedures for appropriate activities and utilize interagency applications where applicable. State must have decision making powers for all applications listed above.

Agency Score	Value	Agency Rating
	15	

Topic: 5-D. Adequacy of Statutory Enforcement Authority

We will assess the adequacy of your agency's enforcement authority. For the on-site review, please provide copies of law for the agency's authority to take enforcement actions against banks, holding companies and/or affiliates.

* Question 1: The agency has statutory enforcement powers over banks.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, please provide Code citation granting authority.

Answer 1.1:

* Question 2: The agency has statutory enforcement powers over holding companies.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, are the powers the same as for banks.

Answer 2.1: No

Question 2.2: If yes, please provide Code citation granting authority.

Answer 2.2:

Question 2.3: Explain any differences.

Answer 2.3:

* Question 3: The agency has the ability to issue Cease and Desist Orders against banks.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, please provide Code citation granting authority.

Answer 3.1:

* Question 4: The agency has the ability to issue emergency Cease and Desist Orders against banks.

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, please provide Code citation granting authority.

Answer 4.1:

* Question 5: The agency has the authority to suspend or remove bank officers, directors and employees.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, please provide Code citation granting authority.

Answer 5.1:

* Question 6: The agency has the authority to suspend or remove bank affiliate officers, directors and employees.

Options: Yes;No

Answer 6: Yes

Question 6.1: If yes, please provide Code citation granting authority.

Answer 6.1:

* Question 7: The agency has the authority to prohibit individuals from serving in any capacity in any other trust company, bank or affiliate the agency regulates.

Options: Yes;No

Answer 7: Yes

Question 7.1: If yes, please provide Code citation granting authority.

Answer 7.1:

* Question 8: The agency has the ability to assess civil money penalties.

Options: Yes;No

Answer 8: Yes

Question 8.1: If yes, please provide Code citation granting authority.

Answer 8.1:

* Question 9: Agency issued Civil Money Penalties are per violation per day.

Options: Yes;No

Answer 9:

* Question 10: Please state specific parameters for civil money penalties.

Answer 10:

* Question 11: The agency's enforcement powers over non-depository trust companies mirrors statutory bank enforcement powers.

Options: Yes;No

Answer 11: Yes

Question 11.1: If yes, please provide Code citation granting authority.

Answer 11.1:

* Question 12: The agency deems its current enforcement authority to be adequate and effective.

Options: Yes;No

Answer 12: Yes

Question 12.1: Please Provide support to your answer.

Answer 12.1:

* Question 13: The agency has statutory authority to automatically appoint the FDIC receiver in the event of a bank closure.

Options: Yes;No

Answer 13:

* Question 14: The agency has authority to revoke a bank charter.

Options: Yes;No

Answer 14:

Question 15: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 15:

STANDARD 5-D: The agency must have the following statutory enforcement powers over both banks and holding companies:

1. The agency must have the ability to issue Cease and Desist Orders including emergency C&D's.
2. The agency must have the authority to remove officers, directors and employees; and to prohibit such individuals from serving in any capacity in any other trust company, bank, or bank affiliate that the agency regulates.
3. The agency must have the ability to assess civil money penalties (CMP's) sufficient to deter violations of laws and regulations and violations of orders or agreements. CMP's should be per violation per day.

Agency Score	Value	Agency Rating
	15	

Topic: 5-E. Policy for and Use of Enforcement Authority

Now we will look at the agency's actual use of its enforcement authority and evaluate its effectiveness.

* Question 1: The agency has a written policy or written procedures that require specific corrective action for problem financial institutions.

Options: Yes;No

Answer 1:

* Question 2: The agency's normal practice for a bank that is rated a CAMELS composite 3 is to issue: (select all that apply)

Options: No enforcement action;Board resolution;MOU;C&D/Consent Order (nonmember);Written Agreement (member);Other

Answer 2: Other

Question 2.1: If other, please specify.

Answer 2.1:

* Question 3: The agency's normal practice for a bank that is rated a CAMELS composite 4 or 5 is to issue: (select all that apply)

Options: No enforcement action;Board resolution;MOU;C&D/Consent Order (nonmember);Written Agreement (member);Other

Answer 3: Other

Question 3.1: If other, please specify.

Answer 3.1:

* Question 4: The agency procedures require a written explanation of any policy exceptions and approval by senior management.

Options: Yes;No

Answer 4:

* Question 5: The agency maintains a record of exceptions in the individual bank files.

Options: Yes;No

Answer 5:

* Question 6: Please provide a recap of the number and type of enforcement actions issued for the past 3 years.

Answer 6:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 5-E: The agency should have a written policy or written procedures that require some type of action for problem institutions. If a "3", "4", or "5" composite rated institution does not have a written enforcement action in compliance with the policy, the file should contain written reasons for the exception approved by senior management.

Agency Score	Value	Agency Rating
	15	

Topic: 5-F. Frequency of Banking Code Review/Revision

This topic will assess the adequacy of the agency's review and revision of the banking code.

* Question 1: Please provide the date of the last significant revisions of the state banking code.

Answer 1:

* Question 2: The agency has a process in place to ensure the statutes governing bank regulation remains up to date and sufficient to address current regulatory concerns.

Options: Yes;No

Answer 2:

* Question 3: Provide an explanation of the agency's process to ensure statutes remain up to date and sufficient.

Answer 3:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 5-F: The agency must have a process in place to ensure the statutes governing bank regulation remain up to date and sufficient to address current regulatory concerns. If the agency determines an update is necessary, it should have the capability to seek and obtain necessary changes via the legislative process.

Agency Score	Value	Agency Rating
	5	

Topic: 5-G. Involvement in State Legislative Process

This topic evaluates the agency's involvement in the State legislative process, including the ability to initiate legislation, review legislation, and otherwise have an impact on legislation affecting the institutions under its purview.

* Question 1: The agency staff periodically meet with state legislators.

Options: Yes;No

Answer 1:

* Question 2: The agency has input into proposed legislation regarding areas under its purview.

Options: Yes;No

Answer 2:

* Question 3: The agency defends its position regarding pending banking proposals before the legislature.

Options: Yes;No

Answer 3:

* Question 4: The agency has the ability to draft amendments to the Code.

Options: Yes;No

Answer 4:

* Question 5: The agency receives copies of new legislation on a regular basis during the legislative session.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 5-G: The agency should have input into any proposed legislation regarding areas under their purview with adequate opportunity to defend the proposals before the legislature.



Agency Score	Value	Agency Rating
	10	

Topic: 5-H. Involvement in Federal Legislative Process

This topic addresses the agency's involvement in the Federal legislative process including Agency employees service on legislative/regulatory committees, testifying before Congress or communication or visits with your Federal Congressmen.

* Question 1: Agency staff periodically meet with their federal congress members.

Options: Yes;No

Answer 1:

* Question 2: The agency participates in the CSBS annual fly-in to Washington, D.C.

Options: Yes;No

Answer 2:

* Question 3: Agency staff serve on legislative or regulatory committees.

Options: Yes;No

Answer 3:

* Question 4: Agency staff have testified before Congress on banking matters.

Options: Yes;No

Answer 4:

* Question 5: Agency staff have participated in one of the above on an annual basis.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:



STANDARD 5-H: The agency must have participated in at least one of the following areas on an annual basis:

- Legislative/regulatory committees
- Testifying before congress
- Communication/visits with Federal congress/senate members

Agency Score	Value	Agency Rating
	5	

Topic: 5-I. Promulgation of Rules and Regulations

This topic will address the agency's formal procedures for promulgating rules and regulations including time frames and emergency procedures.

* Question 1: The agency's procedures for the promulgation of the agency rules and regulation follow the administrative procedures act prescribed by state law (upload any pertinent documents).

Options: Yes;No

Answer 1: No

Question 1.1: If no, is your agency specifically exempted from such act?

Answer 1.1:

* Question 2: The agency has the ability to promulgate "emergency procedures.

Options: Yes;No

Answer 2:

Question 3: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 3:

STANDARD 5-I: Procedures for promulgation of agency rules and regulations must follow the administrative procedures act as prescribed by state law unless the agency is specifically exempt from such an act. "Emergency procedures" must be provided.

Agency Score	Value	Agency Rating
	5	

6. Mortgage Examination Program

This section evaluates the agency's mortgage examination program. An effective examination program identifies and responds to companies or individuals that pose the greatest risk to consumers as well as provides for a regular examination which covers all licensees on a regular basis. The agency's mortgage examination program must include participation in nationwide agreements that allow for a more streamlined oversight of the mortgage industry.

Section Title	Max Score	Agency Score	% Score
6. Mortgage Examination Program	810	0	0.00

Topic: 6-A. Entrance Examination Policy

This topic assesses the agency's policy on conducting an initial entrance examination of a mortgage licensee within a given timeframe. The review team will confirm if licensees receive an initial examination within 18 months of licensure or the start of business activity in the state.

* Question 1: The agency has a policy to conduct an entrance examination on all its licensees within 18 months of licensure or the start of business activity in the state.

Options: Yes;No

Answer 1: No

Question 1.1: If no, please explain.

Answer 1.1:

* Question 2: The agency has examined all its new licensees within 18 months of licensure or the start of business within the state.

Options: Yes;No

Answer 2: No

Question 2.1: If no, what percentage of new licensees have gone beyond 18 months without being examined?

Answer 2.1:

* Question 3: Describe the process for scheduling these entrance examinations.

Answer 3:

* Question 4: The agency conducts an analysis of the following information to determine the scope of the initial entrance examination: (select all that apply)

Options: Consumer complaints;Financial statements;MCR data;MLO licensing activity;License items in NMLS;Compliance issues;Other factors

Answer 4: Other factors

Question 4.1: If other, please specify.

Answer 4.1:

* Question 5: The agency examines the following at the entrance examination: (select all that apply)

Options: Financial analysis;Internal controls;Company policies and procedures;Supervision of loan originators;Loan officer compensation;Marketing and advertising practices;Sample loan review;Other areas reviewed

Answer 5: Other areas reviewed

Question 5.1: If other, please specify.

Answer 5.1:

Question 6: Upload a current list of licensees, along with their date of initial licensure or, their date of initial loan activity, and the date of their entrance exam. Licensee names should be REDACTED. If needed, please explain.

Answer 6:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 6-A: The agency's written policy on examination frequency must require an examination of the mortgage licensee within 18 months of being granted a license or beginning business in the state. The timeliness and depth of the review must be a result of a formal analysis of the mortgage entity's Mortgage Call Report (MCR), ratio analysis, complaints and other analytics which may be available to the agency. The agency must demonstrate the ability to meet the policy.

Agency Score	Value	Agency Rating
	20	

Topic: 6-B. Examination Frequency Policy

It is important for a mortgage regulatory agency to have a policy and the ability to conduct an examination on all its licensees within an adequate timeframe. This topic evaluates the statutory requirement, agency policy and frequency of examinations of state licensed mortgage entities, and the agency's ability to meet the policies on examination frequency.

* Question 1: The agency has an internal policy which requires mortgage licensees to be examined at least every 60 months.

Options: Yes;No

Answer 1: No

Question 1.1: If no, please explain.

Answer 1.1:

* Question 2: The agency has a statutory requirement that dictates its examination frequency.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, the frequency requirement is:

Answer 2.1:

Examination Target Information	2017	2016	2015
*Target number of examinations each year:			
*Target % of examinations each year:	%	%	%
*Indicate the agency's target number of examinations and percentage of licensees to be examined each year.			

* Question 3: The agency has examined all its licensees conducting business in the state within the last five years.

Options: Yes;No

Answer 3: No

Question 3.1: If no, please explain.

Answer 3.1:

* Question 4: The agency has examined at least 20% of its mortgage licensees conducting business in the state in each of the last three years.

Options: Yes;No

Answer 4: No

Question 4.1: If no, please explain.

Answer 4.1:

* Question 5: The agency bases its examination frequency on off-site monitoring.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, explain the off-site monitoring and how it determines the schedule.

Answer 5.1:

* Question 6: The agency has a rating system that identifies the licensees risk and is a factor in exam scheduling.

Options: Yes;No

Answer 6: Yes

Question 6.2: If yes, please explain.

Answer 6.2:

Question 7: Upload a list of your mortgage licensees or documents used in tracking and/or scheduling examinations. Licensees names should be REDACTED. If needed, please explain.

Answer 7:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:

STANDARD 6-B: The agency written policy on examination frequency must state that each licensed mortgage licensee (lender, broker, servicer) conducting business in that state be examined at least every 60 months or on a more frequent risk basis dependent on off-site monitoring (complaints, prior enforcement actions, ratings, etc.) The agency must have the ability to meet their examination frequency policy.

The examination policy should include a rating system that identifies the level of risk associated with each licensee and allows for better prioritization of examinations.

Agency Score	Value	Agency Rating
	40	

Topic: 6-C. Examination Policy on Risk Scoping

This topic will evaluate the agency's policy on scoping its examinations based on the risks of the entities.

* Question 1: Agency has a policy/procedure for scoping its examinations based on the risk of the licensee.

Options: Yes;No

Answer 1:

Number of Examinations by Type	2017	2016	2015
*Full scope on-site examination			
*Limited scope on-site examination			
*Full scope off-site desk reviews			
*Limited scope off-site desk reviews			
*Examinations based on analytical software			
*Examinations based on MCR data			
*Acceptance of out-of-state origination examinations			
*Acceptance of multi-state origination examinations			
*Acceptance of CFPB origination examinations			
*Acceptance of out-of-state servicing examinations			
*Acceptance of multi-state servicing examinations			
*Acceptance of CFPB servicing examinations			
*Other types of examinations			
Totals	0	0	0

Question 2: Please provide any comments for the table above

Answer 2:

* Question 3: All examinations include, at a minimum, a limited review of loan files.

Options: Yes;No

Answer 3:

* Question 4: Describe the process used in determining the scope of the examination, including the number of loan files to review.

Answer 4:

* Question 5: Agency has a policy on performing formal reviews of licensees that have no or low volume.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, state what information is reviewed for these licensees.

Answer 5.1:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 6-C: The agency must have a policy in place to ensure examinations include an appropriate scope of the examination based on the risk of the licensee.

An examination can include any of the following, based on the risk of the entity:

- on-site examinations
- off-site examinations (desk review)
- limited scope (risk-based) examinations
- examinations based on analytical software
- acceptance of examinations by other states,
- acceptance of multi-state, MMC or CFPB examination

At a minimum, examinations must include a limited review of loan files, with the sample of loan files determined by loan volume and other risk factors. Agencies must have an appropriate policy to perform risk-based reviews of licensees that are low or no volume. This review should include an analysis of data from the Mortgage Call Report.

Agency Score	Value	Agency Rating
	20	

Topic: 6-D. Information Sharing Agreements w/ Other Regulatory Agencies

This topic assesses if the agency entered into any information sharing agreements with other regulatory agencies having jurisdiction over the mortgage industry, as well as how the agency accepts examination reports from other agencies.

* Question 1: The agency has signed all information sharing agreements with other regulatory agencies having jurisdiction over the mortgage industry.

Options: Yes;No

Answer 1: No

Question 1.1: If no, please explain.

Answer 1.1:

* Question 2: The agency has signed the following information sharing agreements (select all the apply):

Options: CFPB and CSBS Information Sharing MOU (2011);CFPB-State Supervisory Coordination Framework;Nationwide Cooperative Agreement for State Governance of Non-Depository Supervision;CSBS-AARMR Nationwide Cooperative Protocol for Mortgage Supervision;CSBS-AARMR Nationwide Cooperative Agreement for Mortgage Supervision;Information Sharing MOU template between the States and Financial Crimes Enforcement Network (2005);Letter Agreement with FinCEN;Information Sharing MOU template between the States and the Internal Revenue Service (2005);US Department of the Treasury Office of Foreign Assets Control MOU (2006)

Answer 2:

* Question 3: The agency has complied with all applicable information sharing agreements.

Options: Yes;No

Answer 3: No

Question 3.1: If no, please explain.

Answer 3.1:

* Question 4: The agency has an internal policy on accepting examinations from other states, the MMC, and the CFPB.

Options: Yes;No

Answer 4: No

Question 4.1: If no, please explain.

Answer 4.1:

* Question 5: The agency has accepted examinations from other states.

Options: Yes;No

Answer 5: Yes

Question 5.1: If yes, the percentage of examinations accepted from other states:

Answer 5.1:

* Question 6: When accepting other states, MMC, or CFPB reports, the agency conducts a review of the licensee for compliance with state-specific laws and regulations.

Options: Yes;No;N/A

Answer 6: No

Question 6.1: If no, please explain.

Answer 6.1:

* Question 7: When accepting other states', MMC, or CFPB reports, the agency sends a letter to the licensee indicating that the examination has been accepted.

Options: Yes;No;N/A

Answer 7:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:



STANDARD 6-D: The agency must have signed all applicable agreements and developed means for assurance of compliance with the protocols.

The agency should have a policy on how it accepts examinations from other states, the CFPB, or multi-state examinations, and the policy should include a review of the licensee's compliance with state-specific statutes and regulations.

Agency Score	Value	Agency Rating
	10	

Topic: 6-E. Ability to Participate in Multi-State Examinations

Mortgage companies are becoming licensed in more and more states, and the state's ability to coordinate its examinations with other states has a large impact in supporting the state system of supervision, and helps reduce regulatory burden on the licensee. This topic determines if the agency has the ability to participate in multi-state examinations.

* Question 1: The agency has the ability to participate in MMC examinations and accept those exams in lieu of an independent state examination.

Options: Yes;No

Answer 1: No

Question 1.1: If no, please explain.

Answer 1.1:

* Question 2: The agency has participated in MMC examinations.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, number of examinations participated in the last three years.

Answer 2.1:

* Question 3: The agency has the ability to travel out of state and participate as the Examiner-In-Charge (EIC) on MMC examinations and accept those exams in lieu of an independent state examination.

Options: Yes;No

Answer 3: No

Question 3.1: If no, please explain.

Answer 3.1:

* Question 4: The agency has participated as an EIC on MMC examinations.

Options: Yes;No

Answer 4:

Number of MMC Examinations	2017	2016	2015
*Number of MMC Origination Exams the agency participated in			
*Number of MMC Servicing Exams the agency participated in			
*Number of MMC Origination Exams where agency staff was EIC			
*Number of MMC Servicing Exams where agency staff was EIC			

Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:

STANDARD 6-E: The agency must have the ability to participate in the Multi-State Mortgage Committee examinations and accept those reports of examination in lieu of an independent agency report. Additionally, the agency should have the ability to travel out-of-state and participate as the EIC in multi-state examinations.

Agency Score	Value	Agency Rating
	20	

Topic: 6-F. Examination Manuals

Procedures manuals provide a guide to help ensure your staff is meeting agency objectives and delivering a quality product in a consistent manner. In this topic, you will be asked to tell us more about the manuals used by your agency. For the on-site visit, please have the entire examination manual available for review.

* Question 1: The agency has an examination manual that addresses all types of examinations.

Options: Yes;No

Answer 1: No

Question 1.1: If no, please explain.

Answer 1.1:

* Question 2: The examination manuals include the following topics (select all that apply):

Options: Procedures for pre-planning;Exam scoping procedures;Communication with licensees;Loan review sampling;Exam rating procedures;Exit meetings with management;Report writing procedures;Procedures for recommending/forwarding to enforcement;Compliance with applicable state laws;Other topics

Answer 2: Other topics

Question 2.1: If other, please specify.

Answer 2.1:

Question 3: Please upload the Table of Contents of your examination manual and provide any comments if necessary.

Answer 3:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 6-F: The agency must have examination manuals addressing policies and procedures for all types of examinations. These manuals may incorporate or be a duplicate of written training procedures, and should include (but not limited to):

- o Procedures for pre-planning
- o Exam scoping procedures
- o Communication with licensees
- o Loan review sampling
- o Exam rating procedures
- o Exit meetings with management
- o Report writing procedures
- o Procedures for recommending/forwarding to enforcement
- o Compliance with applicable state laws

Agency Score	Value	Agency Rating
	20	

Topic: 6-G. Review and Transmittal of Report

Your agency's review process ensures the report has been prepared consistently with agency guidelines and policies. In this topic, you will be asked to share information about your agency's ability to process the report efficiently and effectively.

Report Turnaround Time	2017	2016	2015
*Report turnaround time for your state only problem examinations (from date of exit meeting to issuance of report)			
*Report turnaround time for your state only non-problem exams (from date of exit meeting to issuance of report)			

* Question 1: Agency has a policy to conduct an exit meeting after every examination.

Options: Yes;No

Answer 1:

Question 2: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 2:

STANDARD 6-G: Report turnaround time on examinations of non-problem licensees must average no more than 30 calendar days from the time that the EIC holds the exit meeting with management until the report is transmitted to the mortgage licensee. On problem providers, the average report turnaround time must be no more than 60 calendar days.

The agency must have a policy to conduct exit meetings with management at the conclusion of every examination. Exit meetings can be conducted remotely or in-person.

Agency Score	Value	Agency Rating
	10	

Topic: 6-H. Working Paper Preparation and Review

This topic evaluates the policy and procedures for preparation and review of working papers, including the sharing of working papers with regulatory counterparts and other entities as necessary. For the on-site accreditation review, be prepared to provide a sample of work papers for each type of examination.

* Question 1: The agency has a written policy for examiners to produce working papers which include the following (select all that apply):

Options: Overview of files reviewed; Documentation supporting violations and concerns; Sample of disclosure documents; Review of licensee's written policies and procedures; Checklist used for the loan file review; Other

Answer 1: Other

Question 1.1: If other, please specify.

Answer 1.1:

* Question 2: The agency has a procedure for documenting the independent review of working papers for consistency and completeness. (Upload the examiner's working paper checklist, as well as the checklist used for the independent reviewer.)

Options: Yes; No

Answer 2: Yes

Question 2.2: If yes, please explain.

Answer 2.2:

Question 3: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 3:

STANDARD 6-H: A procedure for reviewing working papers must be adopted and adhered to by the agency. Working papers should include: overview of files reviewed, documentation of supporting violations, sample disclosure documents, review of licensee's written policies and procedures.

Agency Score	Value	Agency Rating
	10	

Topic: 6-I. Ability to Examine Mortgage Licensees

The purpose of this topic is to determine if the agency has adequately trained examination staff to examine its mortgage licensees.

Mortgage Examiners by Position	2017	2016	2015
*Number of Level 1 Examiners			
*Number of Level 2 Examiners			
*Number of Level 3 Examiners			
*Number of Level 4 Examiners			
*Number of Supervisory Examiners (if not listed above)			
*Number of Funded Examiner Vacancies			
Total	0	0	0
*Total Number of Mortgage Examiner Positions			

* Question 1: Number of mortgage examiners less than 2 years.

Answer 1:

* Question 2: Number of mortgage examiners 2 to 5 years.

Answer 2:

* Question 3: Number of mortgage examiners 5 to 15 years.

Answer 3:

* Question 4: Number of mortgage examiners between 15 to 25 years.

Answer 4:

* Question 5: Number of mortgage examiners over 25 years.

Answer 5:

* Question 6: Mortgage examiners are expected to conduct a certain number of examinations per year.

Options: Yes;No

Answer 6: Yes

Question 6.1: If yes, how many examinations are each examiner expected to complete each year?

Answer 6.1:

* Question 7: Mortgage examiners are cross-trained across multiple disciplines (bank, credit union, MSB, etc.)

Options: Yes;No

Answer 7: Yes

Question 7.1: If yes, please explain.

Answer 7.1:

* Question 8: The agency has adequate staff to effectively examine its mortgage licensees.

Options: Yes;No

Answer 8: No

Question 8.1: If no, state the plan to address this:

Answer 8.1:

Question 9: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 9:

STANDARD 6-I: The agency must have adequate staff that has the capability and training to effectively examine mortgage lenders, brokers, and servicers consistent with the agency's policies, procedures, and work programs.

Agency Score	Value	Agency Rating
	30	

Topic: 6-J. Origination Examination Program

This topic will evaluate the adequacy of the agency's examination work program for residential mortgage lenders and brokers. This topic area addresses the scope of the examinations, and which aspects of the licensee are examined.

* Question 1: The work program for mortgage lenders/brokers includes a review of the licensee's management.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, select all areas that are reviewed:

Answer 1.1:

* Question 2: The work program for mortgage lenders/brokers includes a financial analysis of the licensee.

Options: Yes;No

Answer 2: Yes

Question 2.1: If yes, select all areas that are reviewed:

Answer 2.1:

* Question 3: The work program for mortgage lenders/brokers includes a review of the licensee's resolution of consumer complaints.

Options: Yes;No

Answer 3: Yes

Question 3.1: If yes, does the review include a review of the complaints received by the company?

Answer 3.1:

* Question 4: The work program for mortgage lenders/brokers includes a review of the licensee's compliance with applicable state and federal laws and regulations.

Options: Yes;No

Answer 4: Yes

Question 4.1: If yes, select all areas that are reviewed:

Answer 4.1:

* Question 5: The examiner(s) have the ability to tailor the examination based on the size and complexity of the lender/broker being examined.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 6-J: The agency must have an adequate program for examining its residential mortgage lenders and brokers. At a minimum, the work program should include a review of the following components:

- Financial condition
- Management
- Regulatory Compliance
- Consumer Protection

Agency Score	Value	Agency Rating
	40	

Topic: 6-K. Servicing Examination Program

This topic will evaluate the mortgage servicer examination work program, if the agency has the statutory authority to examine mortgage servicers. This topic can be rated not applicable.

* Question 1: The agency has statutory authority to examine mortgage servicers.

Options: Yes;No

Answer 1: No

Question 1.1: If no, describe if the agency is pursuing obtaining this authority.

Answer 1.1:

* Question 2: For licensees that both lend and service loans, the agency conducts separate servicer examinations.

Options: Yes;No;N/A

Answer 2:

* Question 3: The agency has a work program for examining its mortgage servicers.

Options: Yes;No;N/A

Answer 3: No

Question 3.1: If no, please explain.

Answer 3.1:

* Question 4: The work program for mortgage servicers includes a review of (select all that apply):

Options: Sample loans serviced by the licensee;Disclosures and notices;Payment histories;Data/system integrity;Foreclosure prevention;Payoff requests;Fair and reasonable fees;Record retention;Compliance with state and federal laws;Other

Answer 4: Other

Question 4.1: If other, please specify.

Answer 4.1:



Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:

STANDARD 6-K: If the agency has the authority to examine mortgage servicers, the agency must have an adequate program for examining mortgage servicers.

Agency Score	Value	Agency Rating
	20	

Topic: 6-L. Report of Examination

This topic will assess the adequacy of the agency's mortgage examination report. The formatting and contents of the examination report should remain consistent throughout the agency and clearly indicate the violations and the actions required by the licensee. For the on-site review, please provide a sample of examination reports for each type of mortgage examinations.

* Question 1: The agency uses a standard template for its mortgage examination reports.

Options: Yes;No

Answer 1:

* Question 2: The report of examination adequately identifies the scope of the examination.

Options: Yes;No

Answer 2:

* Question 3: The report of examination clearly lists the violations and the deficiencies found during the examination.

Options: Yes;No

Answer 3:

* Question 4: The report of examination clearly provides the licensee steps to resolve the violations and/or deficiencies.

Options: Yes;No

Answer 4:

Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:

STANDARD 6-L: The agency must produce consistent reports of examination for its mortgage licensees, which must adequately address the scope of the examination, the violations and deficiencies of the licensee, and the action items required of the licensee.

Agency Score	Value	Agency Rating
	20	

Topic: 6-M. Follow-up/Correction of Problems

This section will evaluate the agency's procedures for following up on problems discovered during an examination.

* Question 1: The agency report of examination informs the licensee of major problem areas.

Options: Yes;No

Answer 1:

* Question 2: The agency requires a written response from licensees within 45 days of receipt of the report of examination.

Options: Yes;No

Answer 2:

* Question 3: The agency has assigned responsibility for tracking and following-up on late responses.

Options: Yes;No

Answer 3: Yes

Question 3.1: Fill in the box with the title of the responsible party.

Answer 3.1:

* Question 4: The agency has assigned specific person(s) to review report of examination responses.

Options: Yes;No

Answer 4:

* Question 5: The licensee's response is retained for future reference in the agency's database.

Options: Yes;No

Answer 5:

* Question 6: The agency's most recent EIC is made aware of responses from problem licensees.

Options: Yes;No

Answer 6:



* Question 7: The agency staff monitor progress on formal and informal enforcement action plans/provisions.

Options: Yes;No

Answer 7:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:

STANDARD 6-M: Licensees must respond within 45 calendar days after receipt of the report of examination and/or a transmittal letter. Individuals must be assigned to track and review responses. Notation of reviews must be made and retained in files. The EIC must be made aware of the entity's response as necessary.

Agency Score	Value	Agency Rating
	30	

7. Mortgage Supervision and Legislation

This section evaluates the agency's ability to directly assist consumers through response to consumer complaints. The section further evaluates the agency's ability to properly evaluate a company or individual at the time of application and renewal to determine if they are qualified to be a licensee. The agency must have the ability to properly recognize companies with strong internal controls and good management practices to protect consumers from financial abuse.

Section Title	Max Score	Agency Score	% Score
7. Mortgage Supervision and Legislation	330	0	0.00

Topic: 7-A. Complaint Resolution System

This topic will assess the agency's ability to recognize and respond to complaints filed against licensees.

Mortgage Supervision / Enforcement Metrics	2017	2016	2015
*Number of mortgage licensee complaints processed			
*Number of mortgage licensee investigations processed			
*Number of Mortgage Complaint Processing Staff			
Total	0	0	0

* Question 1: The agency has written policies and procedures for processing consumer complaints.

Options: Yes;No

Answer 1:

* Question 2: The agency has sufficient staff for processing consumer complaints in a timely and efficient manner.

Options: Yes;No

Answer 2:

* Question 3: The agency has a procedure to triage complaints and prioritize and ensure matters requiring immediate attention are expedited.

Options: Yes;No

Answer 3:

* Question 4: The agency has the ability to refer complaints to another agency, as needed.

Options: Yes;No

Answer 4:

* Question 5: The agency has a tracking system that includes the following (select all that apply):

Options: Contacts with the licensee;Types of complaints;Notes on investigation of complaints;Notes on how complaint was resolved;Agency does not have a tracking system;Other

Answer 5: Other

Question 5.1: If other, please specify.

Answer 5.1:

* Question 6: Initial action on consumer complaints is taken within 15 days or referred to another agency within 20 days.

Options: Yes;No

Answer 6: No

Question 6.1: If no, explain any exceptions

Answer 6.1:

* Question 7: The agency has a process in place for referring issues to examination or enforcement, if needed.

Options: Yes;No

Answer 7:

Question 8: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 8:

STANDARD 7-A: The agency must have written policies and procedures in place to process consumer complaints. Sufficient staff must be trained in the correct procedures for handling of complaints to meet the timeframes within the policy. The agency must have a mechanism to triage the complaints in order to prioritize or risk rate the complaints to ensure serious issues, e.g. foreclosures, are handled within a shorter period of time.

The policy must address the following items at a minimum:

1. A tracking system for contacts with the licensee, types of complaints, investigation of complaints and response to the complainant or referral to the appropriate agency if not within this agency's jurisdiction.
2. Initial action on consumer complaints within 15 days or referral to another agency within 20 days if necessary. Exceptions should be justified.
3. Procedures for internal sharing of information within the agency to ascertain if an examination should be scheduled based on the number and severity of the complaints against an individual licensee.

Agency Score	Value	Agency Rating
	20	

Topic: 7-B. Licensing/Renewal Process

We will evaluate the agency's licensing and renewal procedures for its mortgage licensees

Mortgage Supervision / Enforcement Metrics	2017	2016	2015
*Number of new MLO applicants			
*Number of new mortgage company applicants			
*Number of mortgage license denials			
*Number of voluntary terminations/surrender of mortgage licenses			
*Number of mortgage license revocations			
*Number of mortgage licensing staff			
Total	0	0	0

* Question 1: The agency has sufficient staff for processing all applications and renewals in a timely and efficient manner.

Options: Yes;No

Answer 1:

* Question 2: On average, the agency makes a licensing decision on company applications according to statute OR within 60 days.

Options: Yes;No

Answer 2:

* Question 3: On average, the agency makes a licensing decision on individual applications according to statute OR within 30 days.

Options: Yes;No

Answer 3:

* Question 4: The application requirements adhere to the SAFE Act and NMLS policy requirements, as applicable.

Options: Yes;No

Answer 4:

* Question 5: Applications and renewals are tracked to ensure timely processing.

Options: Yes;No

Answer 5:

* Question 6: Mortgage company applications address the following (select all that apply):

Options: Criminal records history on controlling individuals;Regulatory action disclosure;Business plans;Financial performance;Business Entity Structure;Bond requirement;Other

Answer 6: Other

Question 6.1: If other, please specify.

Answer 6.1:

Question 7: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 7:

STANDARD 7-B: The agency must have adequate, trained staff dedicated to processing all applications and renewals. Applications should be turned around and decisions made according to statute or within 60 days. Written procedures should be adopted to address adequate processing of applications and renewals. All application requirements should at a minimum adhere to the SAFE Act requirements, as applicable. The agency must also track applications and renewals for timely processing. The applications, at a minimum, should address the following:

- Criminal records history on controlling individuals
- Regulatory action disclosure
- Business plans
- Financial performance
- Business Entity Structure

Agency Score	Value	Agency Rating
	15	

Topic: 7-C. Authority to Examine Mortgage Servicers

This topic is to determine if an agency has the statutory authority to address the risks associated with mortgage servicers.

* Question 1: The agency has statutory authority to examine mortgage servicers.

Options: Yes;No

Answer 1:

Question 2: Please provide any other comments, and/or upload any additional documents you wish to include (optional).

Answer 2:

STANDARD 7-C: The agency must have the statutory authority to examine mortgage servicers.

Agency Score	Value	Agency Rating
	10	

Topic: 7-D. Enforcement Authority

In this topic, we will evaluate if the agency has adequate enforcement authority.

* Question 1: The agency has statutory authority and a written policy addressing its use of enforcement authority on licensees.

Options: Yes;No

Answer 1: Yes

Question 1.1: If yes, the authority includes (select all that apply):

Answer 1.1:

* Question 2: The agency has a written policy addressing the use of enforcement authority on licensees.

Options: Yes;No

Answer 2:

* Question 3: The policy provides timelines for finalizing enforcement actions.

Options: Yes;No

Answer 3:

* Question 4: The agency posts enforcement actions to the NMLS.

Options: Yes;No

Answer 4:

Question 5: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 5:

STANDARD 7-D: The agency must have a statutory authority and an Enforcement Policy that addresses the following statutory enforcement powers over mortgage entities:

1. The ability to issue Cease and Desist Orders including emergency/temporary C&D's,
2. The ability to condition, suspend and revoke licenses,
3. The ability to issue other forms of agreement and consent orders,
4. The ability to issue fines sufficient to deter violations of laws and regulations and/or violations of orders or agreements,
5. The ability to issue investigative subpoenas,
6. The ability to issue intent to deny licenses, and
7. The ability to deny a license or renewal of a license.

The policy should also address timeframes for finalizing enforcement actions with approved exceptions for noncompliance. The agency should, at a minimum, post all public enforcement actions to NMLS.

Agency Score	Value	Agency Rating
	15	

Topic: 7-E. Use of Enforcement Authority

Let's look at the agency's actual use of its enforcement authority and evaluate the effectiveness of disciplinary and enforcement actions.

Enforcement Action Data	2017	2016	2015
*Number of administrative actions issued to mortgage licensees			
*Number of fines issued to mortgage licensees			
*Dollar amount of fines issued to mortgage licensees	\$	\$	\$
*Number of refunds issued to mortgage consumers			
*Dollar amount of refunds issued to mortgage consumers	\$	\$	\$

* Question 1: The agency has a written policy that requires enforcement or corrective action to be taken against a problem licensee.

Options: Yes;No

Answer 1:

* Question 2: If action is not taken against a problem licensee, the agency documents the reasons for the exception.

Options: Yes;No

Answer 2:

* Question 3: Decisions regarding enforcement actions are signed by senior management.

Options: Yes;No

Answer 3:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 7-E: The agency takes appropriate action for problem licensees based on their statutory authority and written policy. If a problem licensee does not have a written action in compliance with the policy, the file should contain written reasons for exception approved by senior management.



Agency Score	Value	Agency Rating
	15	

Topic: 7-F. Ability to Investigate Financial Abuse and Fraud

This topic addresses the agency's ability to investigate financial abuse, fraud and violations of law in the mortgage industry

* Question 1: The agency has sufficient staff for investigating financial abuse, fraud and violations of law in the mortgage industry.

Options: Yes;No

Answer 1:

* Question 2: The agency has the proper legal authority to investigate reports of fraud in the industry.

Options: Yes;No

Answer 2:

* Question 3: The agency has staff adequately trained in investigative techniques and detection of fraud.

Options: Yes;No

Answer 3:

* Question 4: The agency has sufficient resources to provide legal support for staff investigating financial abuse and fraud in the mortgage industry.

Options: Yes;No

Answer 4:

* Question 5: The agency has regular contact with state, local, and federal law enforcement in handling fraud cases.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 7-F: The agency must have sufficient staff to conduct investigations. The agency should have sufficient resources to provide legal support to staff, as necessary



Agency Score	Value	Agency Rating
	10	

Topic: 7-G. Adequacy of Mortgage Code Review/Revision

This topic will assess the adequacy of the agency's review and revision of the state's mortgage law.

* Question 1: Please provide the date of the last significant revisions of the state mortgage law.

Answer 1:

* Question 2: The agency has a process in place to ensure the statutes governing mortgage regulation remains up to date and sufficient to address current regulatory concerns.

Options: Yes;No

Answer 2:

* Question 3: Provide an explanation of the agency's process to ensure statutes remain up to date and sufficient.

Answer 3:

Question 4: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 4:

STANDARD 7-G: The agency must have a process in place to ensure the statutes governing mortgage regulation remain up to date and sufficient to address current regulatory concerns. If the Agency determines an update is necessary, it should have the capability to seek and obtain necessary changes via the legislative process.

Agency Score	Value	Agency Rating
	5	

Topic: 7-H. Involvement in State Legislative Process

This topic evaluates the agency's involvement in the State legislative process, including the ability to initiate legislation, review legislation, and otherwise have an impact on legislation affecting the institutions under its purview.

* Question 1: The agency staff periodically meet with state legislators.

Options: Yes;No

Answer 1:

* Question 2: The agency has input into proposed legislation regarding areas under its purview.

Options: Yes;No

Answer 2:

* Question 3: The agency testifies about pending mortgage proposals before the legislature.

Options: Yes;No

Answer 3:

* Question 4: The agency has the ability to draft amendments to the law.

Options: Yes;No

Answer 4:

* Question 5: The agency receives copies of new legislation on a regular basis during the legislative session.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 7-H: The agency should have input into any proposed legislation regarding areas under their purview with adequate opportunity to testify regarding the proposals before the legislature.



Agency Score	Value	Agency Rating
	10	

Topic: 7-I. Involvement in Federal Legislative Process

This topic addresses the agency's involvement in the Federal legislative process including agency employees service on legislative/regulatory committees, testifying before Congress or communication or visits with your Federal Congressmen.

* Question 1: Agency staff periodically meet with their federal congress members.

Options: Yes;No

Answer 1:

* Question 2: The agency participates in the CSBS annual fly-in to Washington, D.C.

Options: Yes;No

Answer 2:

* Question 3: Agency staff serve on legislative or regulatory committees.

Options: Yes;No

Answer 3:

* Question 4: Agency staff have testified before congress on mortgage matters

Options: Yes;No

Answer 4:

* Question 5: Agency staff have participated in one of the above on an annual basis.

Options: Yes;No

Answer 5:

Question 6: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 6:

STANDARD 7-I: The agency must have participated in at least one of the following areas on an annual basis:

- Legislative/regulatory committees
- Testifying before Congress
- Communication/visits with Federal Congress/Senate members

Agency Score	Value	Agency Rating
	5	

Topic: 7-J. Promulgation of Rules and Regulations

This topic will address the agency's formal procedures for promulgating rules and regulations including time frames and emergency procedures.

* Question 1: The agency's procedures for promulgation of the agency rules and regulation follow the administrative procedures act prescribed by state law.

Options: Yes;No

Answer 1: No

Question 1.1: If no, is your agency specifically exempted from such act?

Answer 1.1:

* Question 2: The agency has the ability to promulgate "emergency procedures".

Options: Yes;No

Answer 2:

Question 3: Please provide any other comments, and/or upload any additional documents you wish to include.

Answer 3:

STANDARD 7-J: Procedures for promulgation of agency rules and regulations must follow the administrative procedures act as prescribed by state law unless the agency is specifically exempt from such an act. "Emergency procedures" must be provided.

Agency Score	Value	Agency Rating
	5	

Final Score Sheet:

Banking

Section Title	Max Score	Agency Score	Agency % of Max
1. Agency Administration and Finance	240	0	0.00
2. Personnel and Training	240	0	0.00
3. Bank Examination Policies and Procedures	330	0	0.00
4. Bank Examination Capabilities	480	0	0.00
5. Bank Supervision and Legislation	300	0	0.00
Totals	1590	0	0.00%

Mortgage

Section Title	Max Score	Agency Score	Agency % of Max
1. Agency Administration and Finance	240	0	0.00
2. Personnel and Training	240	0	0.00
6. Mortgage Examination Program	810	0	0.00
7. Mortgage Supervision and Legislation	330	0	0.00
Totals	1620	0	0.00%



Attachments Submitted with this SEQ: