

2021 Recertification Questionnaire
Essex Mortgage
2200 West Orangetown Avenue, Suite 150
Orange, CA 92868

Broker Legal Name:	Company NMLS ID#:
Broker DBA:	Tax ID/EIN#:
Current Address:	City, State:

General Information

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

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

 Broker of Record

 Date