



State of North Carolina
OFFICE OF THE COMMISSIONER OF BANKS

MICHAEL F. EASLEY
GOVERNOR

JOSEPH A. SMITH, JR.
COMMISSIONER OF BANKS

Date

Contact Name
Company Name
Address
City, NC Zip

Re: Examination of (Name of company including dba if applicable)
(License number)

Dear (Contact Name):

Enclosed is a copy of the summary of the examination on the above licensed entity conducted by Examiners of the Office of the Commissioner of Banks on (Date). Our goal is to insure compliance with laws and regulations concerning the mortgage industry.

It is important that you review carefully the comments and violations attached to this letter, paying particular attention to items shown in section III, and take the appropriate action to correct and prevent recurrence of these deficiencies. Please respond in writing to our office your plans for correction and prevention of these deficiencies within 20 days of the date of this letter.

Failure to respond could result in suspension, revocation, refusal to renew a license and or civil penalties up to \$10,000 for each violation as governed by section 53-243.12 of the Mortgage Lending Act.

Thank you for your prompt cooperation in the examination process. We want to express to you our appreciation for the courtesies shown to us. If you have any questions feel free to contact Karen B. Brinkley, Mortgage Examiner Supervisor at (919) 715-6938.

Sincerely,

Charlie Fields, Jr.
Acting Director, Mortgage Division