



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.

The examiner's report filed with our office contained minor violations. Therefore, your attention is directed to the comments and recommendation section attached to this letter.

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

REO/lb
Enclosures