

## **APPENDIX B: North Carolina Examination Additional Information**

### **All licensees must have the following information available for review during the examiner's visit:**

1. Closed loan files and adverse action application files. The examiner will request a sample upon arrival. If a loan sample was provided before the site visit, the sample files should be gathered before arrival.
2. Year-to-date payroll register, previous two years W-2 statements and 1099-MISC statements, and previous two years Federal and NC payroll tax filings (Form 941, Form NC-5 or NC-5M, ESC filing, Form 940 or 940-EZ).
3. Previous two years financial statements, including balance sheet and income and expense statement.
4. Check register(s) or cash disbursement journal(s) for previous fifteen months.
5. Credit card statements for previous fifteen months.
6. Provide copy of all lease agreements.
7. Copy of most recent Federal and NC income tax returns.
8. Company policies/procedures relating to employee conduct.

Note: Examiners will review material provided by licensee and may request additional information to ascertain compliance Federal and North Carolina Mortgage Lending Laws including Non-Traditional Mortgage (NTM) Guidance. In the event that licensee's practices do not conform to Federal and North Carolina Mortgage Lending Laws and NTM Guidance, examiners will make a specific finding in the examination report and work with management to correct any violations. In events of severe non-compliance, examiners will notify the Director of the Mortgage Division in order to determine whether enforcement action is necessary under the Mortgage Lending Act.

**NORTH CAROLINA EXAMINATION SUPPLIMENT  
CERTIFICATION**

\_\_\_\_\_, certifies that he/she is  
(Name of Authorized Representative)

\_\_\_\_\_, of \_\_\_\_\_  
(Title of Authorized Representative) (Name of Licensee)

and that the foregoing answers, all information contained in attached supplemental schedules, and all other documentation submitted in response to this questionnaire is true and correct in all respects to the best of his/her knowledge and belief.

Certified this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_

\_\_\_\_\_  
(Signature of Authorized Representative)