



New Mexico Regulation and Licensing Department

FINANCIAL INSTITUTIONS DIVISION

Toney Anaya Building ▪ P.O. Box 25101 ▪ 2550 Cerrillos Road, 3rd Floor
Santa Fe, New Mexico 87505
(505) 476-4885 ▪ Fax (505) 476-4670 ▪ www.rld.state.nm.us

Susanna Martinez
GOVERNOR

J. Dee Dennis, Jr.
SUPERINTENDENT

May Kay Root
DEPUTY
SUPERINTENDENT

James McKay
CHIEF GENERAL
COUNSEL

Cynthia Richards
DIRECTOR

When the Financial Institutions Division (FID) has selected your company for an examination per New Mexico Mortgage Loan Company Act § 58-21-12 NMSA, they will determine the loans to be examined from the list provided by your office. Each loan file shall contain, at a minimum, the following documentation.

To expedite the examination process we request that you stack all files according to the stacking order below.

1. Initial Loan Application 1003
2. Initial GFE
3. Rate sheet used date of initial GFE
4. Initial TIL
5. Initial Arm Disclosures/verification that a CHARM booklet was handed out (if applicable)
6. Initial Disclosures (Patriot Act, Fair Credit Reporting, Occupancy Affidavit, Insurance Anti-coercion Statement, Privacy Policy, Borrowers General Authorization, Credit Score information, Right to Receive Appraisal, Equal Credit Opportunity Act, MLOA, Servicing Statement Disclosure)
7. Net Tangible Benefit Form
8. New Mexico required, lender's Rate Lock/Float Disclosure
9. Lender Rate Lock Confirmation
10. Rate Sheets day of lock
11. Rate Lock revised Good Faith Estimate
12. Credit Report
13. Lenders Conditional Approval
14. Transmittal Summary 1008
15. Borrower's Income Documentation
16. Appraisal
17. Title Commitment
18. Survey
19. Purchase Agreement (if applicable)
20. Fully Executed Final typed 1003
21. Final GFE
22. Final TIL
23. Final Clear to Close Lender approval
24. Fully executed final HUD1 Settlement Statement
25. Copy of funding breakdown and disbursement check to lender from the title company
26. Note and Mortgage or Deed of Trust
27. Right of rescission (if applicable)
28. Initial Escrow Statements
29. Denial Letter (if applicable)

Alcohol and Gaming Division
(505) 476-4875

Boards and Commissions Division
(505) 476-4600

Construction Industries Division
(505) 476-4700

Financial Institutions Division
(505) 476-4885

Manufactured Housing Division
(505) 476-4770

Securities Division
(505) 476-4580

Administrative Services Division
(505) 476-4800