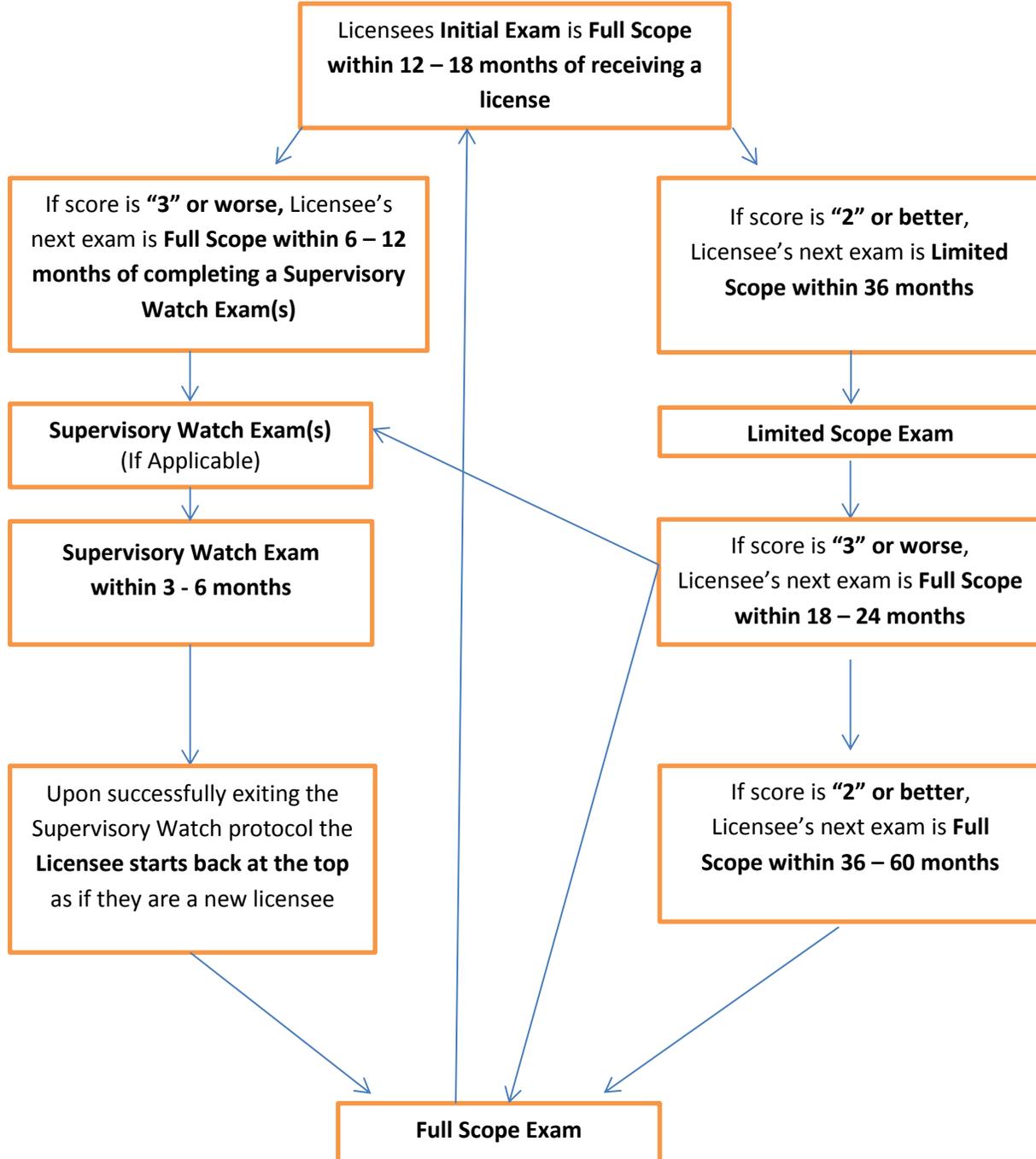


CL Licensee Examination Flow Chart



Regardless of the flow chart above, DFI may elect to schedule a Full Scope exam at any time. Reasons for this include: Complaints, Requests from Enforcement, Late or Inaccurate filing of the Mortgage Call Reports or Annual Assessments and heightened risk indicators. The Department at its discretion may or may not conduct Supervisory Watch Examination(s) (SWE). SWE are based on risk factors and adequacy of responses to examination reports