

Mortgage Broker Commission Meeting

8.19.09

Activity through June 30, 2009

Complaints		2004	2005	2006	2007	2008	2009	1 st	2 nd
Received	Other	164	232	187	186	332	106	43	63
	Check Casher Check Seller Act	95	80	91	135	134	102	45	57
	Consumer Loan Act	233	268	272	455	590	333	145	188
	Escrow Agent Registration Act	3	3	43	77	127	41	19	22
	Uniform Money Services Act	13	27	47	59	35	15	3	12
	Mortgage Broker Practices Act	439	483	697	894	1392	346	175	171
	MBPA MBs					408		135	
	MBPA MB Internal*					855		16	
	MBPA LOs					27	22	7	15
	MBPA LO Applications				377	84	14	11	3
RALS				1	1	1	1	0	
Total Received		947	1,092	1,337	2,184	2,618	979	429	550
Closed	Other	166	231	183	194	317	102	48	54
	Check Casher Check Seller Act	30	58	119	117	162	97	47	50
	Consumer Loan Act	357	223	288	376	568	377	163	214
	Escrow Agent Registration Act	7	0	14	74	112	57	25	32
	Uniform Money Services Act	4	8	45	63	32	16	7	9
	Mortgage Broker Practices Act	416	477	640	865	1024	685	376	309
	MBPA LO Applications				361	81	26	16	10
	RALS				1	0	0	0	0
Total Closed		980	996	1,288	2,031	2,288	1358	682	676
Bond Claims	(MBPA only)				4	10	0	1	0
Criminal Referrals	(MBPA only)			3	21	11	6	6	0
Enforcement Actions**		2004	2005	2006	2007	2008	2009		
All Industries	Other	1							
	Check Casher Check Seller Act	7	10	8	8	9	5	2	3
	Consumer Loan Act	20	4	6	10	33	23	8	15
	Escrow Agent Registration Act	2	1	2	14	16	8	4	4
	Uniform Money Services Act	0	5	4	8	3	3	2	1
Mortgage Broker Practices Act	94	41	19	278	235	81	35	46	
Total		124	61	39	318	296	120	51	69

Mortgage Broker Practices Act	2004	2005	2006	2007	2008	2009		
						Total	LO	MB
Consent Order	38	18	5	17	38	28	7	21
Final Order	9	12	2	59	109	19	13	6
Statement of Charges	46	11	11	200	87	33	11	22
Summary Order	1	0	0	0	0			
Temporary Cease and Desist	0	0	1	2	1	1	0	1
Total	94	41	19	278	235	81	31	50

*Internals include Unit Referrals and staff uncovering issues (such as unlicensed activity).

**Enforcement Actions Include Statements of Charges, Temporary Cease and Desist Orders, Consent Orders, and Final Orders. It does not include Bond Claims or Criminal Referrals.

As of 8/7/09

All Industries: Investigations Open: 273
In Litigation: 145
Orders Monitored: 235

Mortgage Brokers:

Investigations Open: 153
In Litigation: 98
Orders Monitored: 187