

THE COMPLIANCE CONNECTION

REGULATORY NEWS FOR VIRGINIA MORTGAGE AND CONSUMER FINANCE COMPANIES
STATE CORPORATION COMMISSION - BUREAU OF FINANCIAL INSTITUTIONS

WINTER 2008



The Compliance Connection is published quarterly and is part of the Bureau's efforts to improve communication with the companies we regulate. It is distributed to Virginia mortgage, consumer finance and industrial loan association licensees, and other interested parties. It is the licensee's responsibility to read this newsletter and to be familiar with the positions and interpretations stated herein.

Suggestions and comments concerning the newsletter or its contents should be addressed to the Bureau at P.O. Box 640, Richmond, VA 23218-0640 or via email at bfquestions@scv.virginia.gov.

Ceasing Business in VA?

The recent state of the mortgage industry has prompted many licensees to consider closing their business entirely or surrendering their license to operate a mortgage business in Virginia. In addition to speaking to your attorney, you may wish to consider the following when making such decisions:

- ◆ Should I contact the Bureau if I am considering closing or ceasing business in VA? Notify the Bureau of your intent to close and provide written details of the steps taken to ensure loans in the pipeline are either closed or properly transferred to other companies. Knowing that a surrender or closing is imminent will be helpful to examiners if your company appears on their examination schedule.
- ◆ Are there outstanding examination issues that still require a response? The surrender of your Virginia license does not release you from your responsibility to correct violations of state law. The main concern relates to any overcharge violations that warrant reimbursement to borrowers. Failure to reimburse borrowers for amount(s) unlawfully collected can lead to the Bureau filing a claim against the licensee's surety bond. A bond claim may hinder future attempts to obtain a new bond.
- ◆ Have all consumer complaints been properly addressed and resolved? Again, failure to refund any overcharges based on a consumer complaint could result in a claim against the licensee's bond.
- ◆ Where will the closed, denied and withdrawn files be stored? Who will have access to these files and will the storage facility meet the requirements of the federal

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Mortgage Licensees Make Refunds

In 2006, the Mortgage Examination Section of the Bureau began tracking reimbursements made by licensees as a result of examinations. The majority of the refunds were due to licensees failing to specify the amount of broker fees in a written agreement signed by the borrower (Ref. § 6.1-422 B (4) of the Code of Virginia). The total amount of reimbursements sent to borrowers by licensees is:

2006	\$1,108,893.56
2007 (Jan – Sept)	498,210.50
Total Refunds	\$1,607,104.06

Of the licensees who had overcharges cited in their Examination Report, the largest total refund amount by a single mortgage licensee in 2006 was \$46,000 and in the first nine months of 2007 was just over \$90,000. The 2007 figure will increase as additional responses to Examination Reports are completed and additional refunds are made.

Notification Required

Virginia Regulation 10 VAC 5-160-20 was amended in 2006 to specify the events that require a mortgage licensee to provide written notification and details to the Commissioner. Section 6.1-425.2 of the Code of Virginia already listed some events that required notification, but the Regulation included additional events. A written report describing the event and its expected impact, if any, on the activities of the licensee in the Commonwealth must be sent to the Commissioner within 15 days of a licensee becoming aware of the following:

- ◆ The licensee files for bankruptcy or reorganization.
- ◆ Any governmental authority institutes revocation or suspension proceedings against the licensee, or revokes or suspends a mortgage-related license held or formerly held by the licensee.
- ◆ Any governmental authority takes (i) formal regulatory or enforcement action against the licensee relating to its mortgage business or (ii) any other action against the licensee relating to its mortgage business where the total amount of restitution or other payment from the licensee exceeds \$20,000. A licensee shall not be required to provide the commissioner with information about such event to the extent that such disclosure is prohibited by the laws of another state.
- ◆ Based on allegations by any governmental authority that the licensee violated any law or regulation applicable to the conduct of its licensed mortgage business, the licensee enters into, or otherwise agrees to the entry of, a settlement or consent order, decree, or agreement with or by such governmental authority.
- ◆ The licensee surrenders its license to engage in any mortgage-related business in another state in lieu of threatened or pending license revocation, license suspension, or other regulatory or enforcement action.
- ◆ The licensee is denied a license to engage in any mortgage-related business in another state.
- ◆ The licensee or any of its employees, officers, directors, or principals is indicted for a felony.
- ◆ The licensee or any of its employees, officers, directors, or principals is convicted of a felony.

Failure to provide the required notification is a violation of the above referenced Regulation and is subject to regulatory action pursuant to §§ 6.1-425 & 6.1-428 of the Code of Virginia.



Out-of-State Examination Procedures

When mortgage loan files are not retained or available in an office located in the Commonwealth, the examiners must travel out-of-state to wherever the loan files are maintained in order to conduct the examination. In limited situations in the past, the Bureau has allowed "offsite examinations" if the licensee was willing and able to mail to the Bureau a copy of the loan files selected for review. ***This procedure has been discontinued.*** The Bureau has reassessed its security procedures and will no longer accept the mailing of hard copies of loan files. The Bureau may allow a licensee to provide an electronic copy of loan files (either via e-mail or disk) if the files meet the Bureau's minimum security requirements and it is recommended by the assigned Examiner-in-Charge.

New Look for SCC Web Site

If you have been to the SCC or Bureau's Web site in the past, you will notice changes to our site. As of March 3, 2008 the site has a new look and with this new look comes a change to the Bureau's Web site address. The Bureau's new address is: www.scc.virginia.gov/bfi (the SCC's address stays the same - www.scc.virginia.gov). In addition, the file extension on all site pages is now .aspx instead of .htm or .html. Anyone who has bookmarks to the Bureau's Web site will need to update bookmark locations to include the new file extension.

The same information is available, but it should be easier to find on the new site. Along the left margin is a list of the information available: Regulated Institutions; Periodic Reporting Forms (such as annual report forms); Application Forms (broken down by type of institution); Administration (Administrative Letters, Regulations, Statutes, Regulatory Action Taken, and Summary of Amendments); and Publications (Newsletters, Bureau Annual Report, Mortgage Licensee Reference Guide, Bureau's Summary of Operations).

License Update

The following is a list of companies that have surrendered their license, had their license revoked, had an application denied, or paid a fine since November 15, 2007. This list should be helpful to keep track of companies with which you do business. These lists are accurate as of February 15, 2008. Call the Bureau if you have a question concerning a recent denial, surrender or regulatory action taken by the Commission. A list of current mortgage licensees is available on our Web site (www.scc.virginia.gov/bfi).

Mortgage Licenses Surrendered

MB-2848 Firstline Mortgage, Inc. - 11/15/07	MB-1669 Lake West Funding Inc. - 12/17/07
MLB-335 First Greensboro Home Equity, Inc. - 11/16/07	ML-550 Leader Funding, Inc. - 12/17/07
MLB-657 1st American Mortgage, Inc. - 11/16/07	MB-3689 JNJ Mortgage, Incorporated - 12/17/07
MB-2573 JRS Funding, Inc. d/b/a Direct Mortgage Source - 11/19/07	MB-3850 Fusion Home Loans, Inc. - 12/18/07
MB-1849 Pacific Equity Services, Inc. - 11/20/07	MB-3365 Simplified Lending Solutions LLC - 12/18/07
MB-2758 1st Choice Mortgages, Inc. - 11/20/07	ML-585 Entrust Mortgage, Inc. - 12/18/07
MLB-787 Southern Star Mortgage Corp. - 11/24/07	MB-2923 Mortgage Systems Inc. - 12/19/07
MB-3422 WC Mortgage LLC (Used in VA by: WC Financial, LLC) - 11/28/07	MLB-918 Prime Mortgage Financial, Inc. - 12/19/07
MB-2732 4 G Funding, Inc. d/b/a Citizens Nationwide Mortgage Company - 11/30/07	MLB-1553 Discount Mortgage Warehouse Inc. d/b/a Globelend Mortgage - SURRENDERED ITS LENDER AUTHORITY 12/20/07 - NOW LICENSED AS MB-4202
MB-3663 Titan Home Mortgage, LLC - 11/30/07	MB-1042 FFR Mortgage Company, LLC d/b/a Block Mortgage - 12/20/07
MLB-938 National Mortgage Network, Inc. d/b/a Interstate Mortgage Network, Inc. - 11/30/07	MB-3469 MortgageXcel, LLC - 12/20/07
ML-707 Lending 1st Mortgage LLC - 12/1/07	MB-2913 HomeSouth Mortgage Services, Inc. - 12/20/07
MB-1827 Reliance Mortgage Group, Inc. d/b/a Reliance Mortgage & Insurance - 12/1/07	MB-1876 Penguin Mortgage Company, Inc. - 12/21/07
MB-3745 Yarrow Bay Mortgage Company, Inc. - 12/1/07	MB-852 Camran Corp. d/b/a Camran.Com - 12/21/07
MB-1632 Customer One Mortgage Corporation d/b/a American Savings Mortgage - 12/3/07	MB-3348 America's Lending Leader LLC d/b/a Mortgage America Direct LLC - 12/24/07
MLB-1220 1st American Mortgage Financial, LLC d/b/a Fidelity Mortgage Financial, LLC - 12/5/07	MB-3892 Primestar Mortgage, Inc. - 12/26/07
MB-1266 1st Southern Financial Group Inc. - 12/7/07	MB-3588 American Choice Mortgage, Inc. - 12/26/07
MB-1974 Eastern Seaboard Financial, LLC - 12/10/07	MB-3496 Quadrant Funding, LLC - 12/26/07
MB-1445 Preferred Mortgage Corporation - 12/10/07	MLB-609 Option One Mortgage Services, Inc. - 12/27/07
MB-1381 Community Mortgage Centers, LLC d/b/a The Mortgage Store U.S.A. - 12/10/07	ML-571 Jefferson Mortgage Group, Ltd. - 12/27/07
MB-2420 Interglobal Mortgage Corporation - 12/11/07	MB-1647 Advanced Call Center Technologies, LLC - 12/27/07
MB-2622 Loudoun Lenders, LTD. - 12/14/07	MB-2647 Lending Mortgage Services, Inc. - 12/27/07
MLB-1331 Montgomery Mortgage Capital Corporation - 12/14/07	MB-1756 Charles C. Ryan d/b/a Charles Ryan Agency - 12/31/07
	MB-2699 Maria C. Schafer d/b/a America's Mortgage Experts - 12/31/07

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Mortgage Licenses Surrendered (continued from previous page)

- MB-2177 Superior Lending, LLC - 12/31/07
- MB-2277 Apple Valley Mortgage, LLC - 12/31/07
- MB-2419 Advent Financial Group, Inc. d/b/a Community Mortgage Company - 12/31/07
- MB-1347 Julia Kay W. Shaw d/b/a Kay Shaw, Mortgage Services - 12/31/07
- MB-3386 A Homeowners Mtg. Co., LLC - 12/31/07
- MB-1599 Financial Planners Mortgage, L.L.P. - 12/31/07
- MB-2857 Fredericktown Mortgage, LLC - 12/31/07
- MLB-844 Pinnacle Financial Corporation d/b/a Tristar Lending Group (In Certain Offices) - 12/31/07
- MB-3105 Jefferson Financial Services, Inc. (Used in VA by: Jefferson Mortgage Corporation) - 12/31/07
- MLB-1175 Pro-Buy Equities Corp. d/b/a Primary Funding Group - 12/31/07
- MB-3075 Easyhome Mortgage, LLC d/b/a Waterfront Capital Partners - 1/2/08
- MB-2319 CitiOne Financial Group, L.L.C. - 1/2/08
- MB-2090 PortCity Mortgage, LLC - 1/2/08
- MB-560 McLean Funding Group, Inc. - 1/4/08
- MB-2899 Lincoln United Mortgage Corp. - 1/7/08
- MB-2427 Nationsfirst Financial, Inc. - 1/7/08
- MB-3929 International A&B Mortgage, Inc. - 1/8/08
- MB-3974 800USALEND, Inc. - 1/8/08
- MLB-98 WMC Mortgage Corp. d/b/a American Loan Centers - 1/9/08
- MB-2118 W. R. Clouse & Associates Mortgage Company - 1/14/08
- MLB-1133 Razor Mortgage LLC-SURRENDERED ITS LENDING AUTHORITY 1/16/08 - NOW LICENSED AS MB-4224
- MLB-1127 Residential Home Loan Centers, LLC-SURRENDERED ITS LENDER AUTHORITY 1/17/08 - NOW LICENSED AS MB-4217
- MLB-1151 Citizens Trust Financial Group, Inc. - 1/18/08
- MLB-1418 Downs Financial, Inc.-SURRENDERED ITS LENDER AUTHORITY 1/23/08 - NOW LICENSED AS MB-4225
- MLB-1438 Michigan Home Finance LLC d/b/a Home Finance Center - 1/24/08
- MB-2866 Holman Financial Mortgage Group, Inc. - 1/25/08
- MLB-716 Premier Financial Company - 1/29/08
- MLB-1367 Family First Mortgage Corp. of Florida (Used in VA by: Family First Mortgage Corp.) - 1/31/08
- MB-2083 Guardian Mortgage Services, Inc. - 1/31/08
- MLB-1440 eHomeCredit Corp. d/b/a FHB Funding - 1/31/08
- MB-3233 Earnest Mortgage Associates, Inc. - 2/1/08
- MB-1553 Atlantic Funding Corporation of VA (Used in VA by: Atlantic Funding Corporation) - 2/1/08
- MB-1844 Carnegie Financial Group, Incorporated d/b/a Capital Investment Group - 2/1/08
- MLB-605 Beazer Mortgage Corporation - 2/1/08
- MLB-896 Continental Mortgage Corp. - 2/4/08
- MB-3018 Paragon Mortgage Services, Inc. - 2/4/08
- MB-3498 Spectrum Mortgage Group LLC - 2/4/08
- MLB-1290 The Lending Connection, Inc. 2/4/08
- MB-3119 The Mortgage District, Inc. (Used in VA by: The Mortgage Zone, Inc.) - 2/4/08
- MB-3862 Homefront Lending, LLC - 2/5/08
- MB-3977 Backbay Holding Company, LLC d/b/a Backbay Mortgage Company - 2/5/08
- MB-2293 Magellan Capital Mortgage, LLC - 2/6/08
- MLB-917 Lincoln Mortgage Associates L.L.C. d/b/a Lincoln Financial Mortgage - 2/8/08
- MB-1423 First Advantage Mortgage Company - 2/8/08
- MB-2013 Flexible Mortgage Corp. - 2/11/08
- MLB-1518 United Mortgage Corporation of Florida (Used in VA by: United Mortgage Corporation) - 2/12/08
- MLB-883 NovaStar Mortgage, Inc. - 2/13/08
- MB-3456 Argentum Resources, LLC - 2/13/08
- ML-498 Credit Suisse Financial Corporation - 2/14/08
- MB-2966 Diversified Mortgage Capital, Inc. - 2/14/08
- MB-3478 Thee American Mortgage Corporation- 2/15/08
- MB-3237 Dalco Mortgage Company, LLC - 2/15/08
- MB-2308 Million Financial Group, Inc. - 2/15/08

Mortgage Licenses Denied

MB-3896 Infinity Financial Group, Inc. – 12/7/07	MB-4141 Strategic Mortgage, LLC – 12/28/07
MLB-1557 RMC Financial, Inc. – 12/17/07	MB-4146 Pro City Mortgage Corporation – 1/9/08
MB-3829 Paramount Mortgage & Financial, Inc. – 12/17/07	MB-3909 Performance Mortgage Group, Inc. – 1/9/08
MB-3964 Lenders Direct Financial, Inc. – 12/18/07	MB-4140 Joe C. St. George – 2/15/08

Mortgage Licenses Revoked**The following licenses were revoked for failure to maintain a surety bond pursuant to §6.1-413 of the Code of**

MLB-1066 Independent Financial Mortgage Inc. - 11/20/07	MB-3624 Select Mortgage Resource Center Inc. - 1/10/08
MB-2818 JMH Financial Mortgage Corp. d/b/a Lenox Financial Mortgage - 12/17/07	ML-696 Optima Mortgage Corporation - 1/10/08
MLB-1008 Custom Mortgage Solutions, Inc. - 12/17/07	MB-3603 Sunrise Mortgage Group LLC - 1/30/08
MB-3998 ECILoan.com, Inc. (Used in VA by: Equity Concepts, Inc.) - 12/17/07	MLB-959 Amerifund Financial, Inc. d/b/a All Fund Mortgage - 1/30/08
MLB-773 Home Capital, Inc. - 12/18/07	ML-674 Mandalay Mortgage, LLC - 1/30/08
MB-3723 Apex Finance LLC - 12/18/07	ML-453 MLSG, Inc. - 1/30/08
ML-720 Regent Mortgage Funding LLC - 12/18/07	MB-3155 Freedom Funding Group, Inc. d/b/a Ameri-Fi Mortgage Corp. - 1/30/08
ML-609 Avantor Capital LLC - 1/10/08	MB-2476 Tristate Mortgage, LLC - 1/30/08
MB-2325 United Freedom Funding Corp. - 1/10/08	MLB-884 United Financial Mortgage Corp. of Virginia - 1/30/08

Fines Paid by Mortgage Licensees**The following settlement orders were entered November 27, 2007, for failure to file the annual report by March 1, 2007, in violation of § 6.1-418 of the Code of Virginia:**

MB-1092 Security Federal Mortgage & Financial Services, Incorporated - \$600	MB-3229 The Americas Mortgage, LLC - \$800
MB-3141 Quote Match, LLC - \$600	MLB-1203 Home Advantage Funding Group, Inc. - \$800
MB-2967 Liberty Financial Mortgage Group, Inc. - \$600	MB-1423 First Advantage Mortgage Company - \$800
MB-3587 Integrity Financial, Inc. d/b/a Integrity Financial of Virginia, Inc. - \$800	MB-1612 D&S United Corporation d/b/a USA First Mortgage - \$800
MB-3313 Apollo Mortgage Group LLC - \$600	MB-2723 Commonwealth Funding, LLC d/b/a Agents Mortgage Company - \$1,000
MLB-1235 American Mortgage, Inc. d/b/a America's Mortgage Lender, Inc. - \$600	MB-2456 B.D. Nationwide Mortgage Company - \$800
MLB-1382 Washington Home Mortgage, LLC - \$1,000	MB-3268 Atlas Mortgage, LLC d/b/a Atlas Mortgage of Virginia, LLC - \$800
MB-1564 Village Mortgage Corporation - \$1,000	MB-2664 American Heritage Home Loans, LLC - \$1,000

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Fines Paid by Mortgage Licensees (continued from previous page)

The following settlement orders were entered December 28, 2007, for failure to file the annual report by March 1, 2007, in violation of § 6.1-418 of the Code of Virginia:

MB-2285 Resicom Funding, Inc. - \$600	MB-2895 Masari, Inc. USA - \$1,000
MB-3117 Progressive Funding LLC - \$600	MB-3196 1 st United Mortgage, Inc. - \$800
MB-2982 Richard Jeynson d/b/a Olympic Bancorp Mortgage - \$600	

The following settlement orders were entered for various violations of law and regulation as noted below:

MB-3162 Preferred Mortgage Consultants, Inc. d/b/a Alero Home Loans – settlement order entered 11/30/07. Paid \$5,000 for various violations of the Mortgage Lender and Broker Act and 10 VAC 5-160-60 (Advertising Rules).

MLB-786 Metrocities Mortgage, LLC – settlement order entered 12/12/07. Paid \$500 for relocating an office without applying for and obtaining Commission approval.

MLB-1549 Nations Lending Corporation d/b/a Nations Lending Corporation of Ohio – settlement order entered 12/17/07. Paid \$2,000 for conducting mortgage lending business in Virginia without the required license.

MB-3224 Brookshire Financial Group, Inc. – settlement order entered 1/10/08. Paid \$2,500 for various violations of the Mortgage Lender and Broker Act and 10 VAC 5-160-60 (Advertising Rules).

MLB-1072 Allstate Mortgage, Inc. - settlement order entered 1/10/08. Paid \$20,000 for various violations of the Mortgage Lender and Broker Act.

MLB-794 Primary Residential Mortgage, Inc. – settlement order entered 12/26/07. Paid \$1,000 for relocating an office without applying for and obtaining Commission approval.

Ceasing Business? (continued from page 1)

Safeguards Rule? Please notify the Bureau where the records will be stored and who could be contacted should there be the need to review records (contact name, phone number, email address). Once records no longer need to be retained pursuant to § 6.1-417 of the Code of Virginia, be sure they are properly disposed of in accordance with the federal Disposal Rule.

- ◆ Now that the decision is made, did I provide the required notification to the Bureau? Section 6.1-416 C of the Code of Virginia requires licensees to provide written notification within 10 days of the date of closing any office or offices. In addition, the original licenses for the main office and any additional offices must be returned to Nick Kyros of the Bureau's Corporate Structure and Research (Licensing) Section.

We have received several calls from licensees inquiring about putting their license in an "inactive" status. Although there is no official status of this type, the licensee can continue to hold the license even if no Virginia business is originated or pursued, if it files the required annual report in a timely manner (§ 6.1-418 of the Code of Virginia), pays the annual fee by May 25 (§ 6.1-420 of the Code of Virginia), and responds to inquiries by the Bureau regarding any examinations required. Reports should reflect the inactivity of the licensee, and the annual fee assessment will reflect only the minimum fee stated in Virginia Regulation 10 VAC 5-160-40 (\$400 for brokers, \$800 for lenders and \$1,200 for lender/brokers). Commission approval to relocate an office (whether active or not) is required prior to the relocation of a licensed location.



Annual Assessments

It's that time of year again...Annual assessments from the Bureau will be mailed out soon. By law, the Commission must assess mortgage licensees by April 25 of each calendar year (pursuant to § 6.1-420 of the Code of Virginia) and must assess consumer finance licensees by May 1 of each calendar year (pursuant to § 6.1-299.1 of the Code of Virginia). Mortgage licensees must pay all fees by May 25 and consumer finance licensees must pay by June 1. The fees defray the costs of examination, supervision, and regulation of the entities that the Commission regulates and are calculated in accordance with a schedule set by the Commission. Failure to submit payment of the annual assessment by the due date can result in regulatory action (e.g. fine or revocation of license) pursuant to §§ 6.1-260 and 6.1-309 of the Consumer Finance Act and §§ 6.1-425 and 6.1-428 of the Mortgage Lender and Broker Act.



Bureau Annual Report Posted to Web Site

The 2007 Annual Report of the Bureau of Financial Institutions has been posted on the Bureau's web site at <http://www.scc.virginia.gov/bfi/annual.aspx>. The report is divided into four sections: (a) Banks, Savings Institutions, Trust Companies, and Credit Unions (b) Mortgage Lender and Broker Licensees, Industrial Loan Associations, Money Transmitters and Credit Counseling Agencies; (c) Consumer Finance Licensees, and (d) Payday Lender Licensees and Registered Check Cashers. Report Sections for Consumer Finance Licensees and Payday Lenders will be updated during April to include operating data for these industries.

Application Activity Declines – A First Since 2001

After experiencing record application activity for each of the previous five years, the Bureau experienced a significant decrease in application filings for various certificates of authority and licenses in 2007. The total number of application filings was 2,949 in 2007 compared to 3,484 in 2006, 3,207 in 2005, and 2,971 in 2004. The Bureau regulates and processes applications from banks, trust companies, savings institutions, credit unions, consumer finance companies, mortgage lenders and brokers, check cashers, credit counseling agencies, industrial loan associations, money transmitters/money order sellers, and payday lenders. Presently, the Bureau regulates 3,199 financial institutions.

Mortgage lender/broker application filings (which include applications for additional offices and new licenses) represent the majority of application filings. These represented 79 percent of total applications received in 2007 with 2,354 applications filed compared to 2,807 applications filed in 2006 and 2,757 applications filed in 2005. Total mortgage company filings in 2007 represented a 16 percent decrease from the previous year. Applications for new mortgage lender/broker licenses decreased from 585 in 2006 to 472 in 2007, a 19 percent decrease.

The Bureau experienced a sharp rise in mortgage company license surrenders and revocations during 2007. License surrenders by mortgage lenders and brokers increased from 148 in 2006 to 322 in 2007, a 117 percent increase. Revocations of mortgage lender and broker licenses increased from 22 in 2006 to 58 in 2007, a 163 percent increase. Presently, there are 2,304 licensed mortgage lenders and brokers in Virginia compared to 2,397 one year earlier. The decrease in licensed companies represents the first annual decline since 1991.



IMPORTANT COMMISSION TELEPHONE NUMBERS



Licensing (annual reports, applications, name changes, relocations).....(804) 371-9690

Consumer Finance and Mortgage Examinations(804) 371-9701

Consumer Complaints.....(804) 371-9705

Banks and Savings Institutions.....(804) 371-9704

Corporate Information – Clerk’s Office.....(804) 371-9733



1300 East Main Street, Suite 800, Richmond, VA 23219

IMPORTANT REGULATORY INFORMATION ENCLOSED!