



DISCLOSURE EXPLANATIONS – DOCUMENT UPLOAD

Note: All items require a detailed explanation of events; explain why you are answering "yes" to the disclosure item. In addition to your explanation, states may require you to provide documents related to the event(s) you are disclosing. The following list of documentation related to each disclosable event is intended to provide licensees/applicants with typical document types regulators would generally expect. It does not encompass the full universe of documents regulators may require. Regulators may ask for additional documents not identified below as mandated by their state regulations or statutes. Contact your state regulator with questions regarding specific documents and whether such documents should be provided through this process.

Question Identification	Written Question	Possible Documents Required
Financial Disclosure		

A(1)	Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?	
	Any Chapter Type in Pending Status	Official Court Filing/Schedules of the Bankruptcy
	Any Chapter Type Complete	Copy of the Discharge Certificate and Schedules
	Chapter 11 or 13 in Progress	Copy of Court Filing/Schedules and proof the individual is current on payments. This can be in the form of a letter from the trustee or a current statement.
	Dismissed Bankruptcy	Evidence of Dismissal by Court

A(2)	Based upon events that occurred while you exercised control over an organization, has any organization filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?	
	Any Chapter Type in Pending Status	Official Court Filing/Schedules of the Bankruptcy
	Any Chapter Type Complete	Copy of the Discharge Certificate and Schedules.
	Chapter 11 or 13 in Progress	Copy of Court Filing/Schedules and proof the individual is current on payments. This can be in the form of a letter from the trustee or a current statement.
	Dismissed Bankruptcy	Evidence of Dismissal by Court

A(3)	Have you been the subject of a foreclosure action within the past 10 years?	
	Initiated or In Progress	Letter of Notification From Lender, court filing or judicial order for sale (in judicial foreclosure states); applicant's explanation should include individual's plan of action.
	Redeemed	Copy of 1099 issued by lender OR a copy of letter from lender stating whether or not a deficient balance on the mortgage loan will be collected on OR a copy of the state statute declaring the property state as non-recourse (usually applies only to primary residences).

	Modified	Evidence of modification filing with lender and any correspondence (if recent or not yet approved). Copy of temporary or permanent modification contract and evidence that timely payments are made to the lender in accordance with the modification agreement.
	Short Sale	Copy of Short Sale Agreement with all lenders, evidence of completed and Final HUD-1 for the short sale, and copies of 1099s issued by lenders OR a copies of letters from lenders stating whether or not a deficiency balance on the mortgage loan will be collected on OR a copy of the state statute declaring the property state as non-recourse (usually applies only to primary residences).

B	Has a bonding company ever denied, paid out on, or revoked a bond for you?	Documentation of action taken by the bonding company.
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C	Based upon activities that occurred while you exercised control over an organization, has any bonding company ever denied, paid out on, or revoked a bond for any organization?	Documentation of action taken by the bonding company.
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D	Do you have any unsatisfied judgments or liens against you?	
	Judgment	Copy of initial judgment from court and evidence of any payment arrangements, current balance due, and proof of payment to the arrangement for the last 6 months (i.e. cancelled checks or statement from receiver); documentation of satisfaction when judgment has been paid off.
	Lien	Copy of initial lien filed and evidence of any payment arrangements for the last 6 months and current status of arrangements (i.e. copies of cancelled checks or statement from lien holder); documentation when released

E	Are you delinquent on any court ordered child support payments?	
	Delinquent Payments	Documentation of any payment arrangements, current balance due, and documentation to show what payments have been made for the last 6 months. Explanations should include the individual's plan of action to make the account current.

Criminal Disclosure

F(1)	Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?	
	Felony Convictions	Documentation of charges and disposition.
F(2)	Are there pending charges against you for any felony?	
	Pending Felony Charges	Documentation of charges and current status of case.
G(1)	Based upon activities that occurred while you exercised control over an organization has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?	

	Felony Convictions	
		Documentation of charges and disposition.

G(2)	Based upon activities that occurred while you exercised control over an organization are there pending charges against any organization for any felony?	
	Pending Felony Charges	
		Documentation of charges and current status of case.

H(1)	Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?	
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	Misdemeanor Convictions	Documentation of charges and disposition.
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H(2)	Are there pending charges against you for a misdemeanor specified in (H)(1)?	
	Misdemeanor Charges	Documentation of charges and current status of case.

I(1)	Based upon activities that occurred while you exercised control over an organization has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any misdemeanor specified in (H)(1)?	
	Misdemeanor Convictions	Documentation of charges and disposition.

I(2)	Based upon activities that occurred while you exercised control over an organization are there pending charges against any organization for any misdemeanor specified in (H)(1)?	
	Misdemeanor Charges	Documentation of charges and current status of case.

Civil Judicial Disclosure

J(1) a	Has any domestic or foreign court ever enjoined you in connection with any financial services-related activity?	Documentation of initial court filing and settlement or final court decision.
J(1) b	Has any domestic or foreign court ever found that you were involved in a violation of any financial services-related statute(s) or regulation(s)?	Documentation of initial court filing and settlement or final court decision.
J(1) c	Has any domestic or foreign court ever dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority?	Documentation of initial court filing and settlement or final court decision.

J(2)	Is there a pending financial services-related civil action in which you are named for any alleged violation described in (J)(1)?	Documentation of initial court filing and settlement or final court decision.
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J(3)	Based upon activities that occurred while you exercised control over an organization, is there a pending financial services-related civil action in which any organization is named for any alleged violation described in (J)(1)?	Documentation of initial court filing and settlement or final court decision.
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Regulatory Action Disclosure

K(1)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever found you to have made a false statement or omission or been dishonest, unfair or unethical?	Copy of action taken.
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K(2)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)?	Copy of action taken.
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K(3)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted?	Copy of action taken.
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K(4)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever entered an order against you in connection with a financial services-related activity?	Copy of action taken.
K(5)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever revoked your registration or license?	Copy of action taken.
K(6)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?	Copy of action taken.
K(7)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business?	Copy of action taken.
K(8)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Copy of action taken.

K(9)	Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever entered an order concerning you in connection with any license or registration?	Copy of action taken.
L	Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended?	Copy of action taken.
M	Based upon activities that occurred while you exercised control over an organization, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever taken any of the actions listed in (K) through (L) above against any organization?	Copy of action taken.
N	Is there a pending regulatory action proceeding against you for any alleged violation described in (K) through (L)?	Copy of action taken.
O	Based upon activities that occurred while you exercised control over an organization, is there a pending regulatory action proceeding against any organization for any alleged violation described in (K) through (L)?	Copy of action taken.

**Customer
Arbitration/Civil
Litigation Disclosure**

P(1)	Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which is still pending?	Documentation of action taken and current status of case.
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P(2)	Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action?	Documentation of allegations, findings and resolution.
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P(3)	Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which was settled for any amount?	Documentation of allegations, findings and resolution.
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Termination Disclosure

Q(1)	Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of violating statute(s), regulation(s), rule(s), or industry standards of conduct?	Copy of any supporting documents, as applicable. If documents are not available, provide a detailed explanation for lack of documentation and why the individual resigned or was discharged.
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Q(2)	Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of fraud, dishonesty, theft, or the wrongful taking of property?	Copy of any supporting documents, as applicable. If documents are not available, provide a detailed explanation for lack of documentation and why the individual resigned or was discharged.
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**NMLS or SRR
Testing Rules of
Conduct Disclosure**

R(1)	Have you ever been found to have violated any Rule of Conduct for test takers of the SAFE MLO Test or found to have violated the NMLS Industry Terms of Use as it pertains to enrolling, scheduling or taking the SAFE MLO Test?	Copy of the allegations and findings by the MTEB.
R(2)	Have you been notified that you are the subject of an investigation by the Mortgage Testing and Education Board (MTEB) or State Regulatory Registry LLC (SRR) regarding an alleged violation of the Rules of Conduct for test takers of the SAFE MLO Test or the NMLS Industry Terms of Use as it pertains to enrolling, scheduling or taking the SAFE MLO Test?	Copy of notice of investigation by the MTEB and any filed response, if applicable.