State Exam Readiness Checklist

Use this checklist to assess supervisory exposure before your next state examination. If a regulator requested: **"Provide all advertising created by loan officers in the past 12 months and evidence of supervisory review."**

How quickly could you respond? If the answer is not immediate, your systems may need modernization. If you are unsure, use this checklist to evaluate your supervisory readiness before your next exam.

Advertising Pre-Review & Retention

- [ ] Can you produce **12 months of all loan officer advertising within 48 hours?**
- [ ] Are **social media posts and digital advertising captured and archived in a centralized system?**
- [ ] Are **event sponsorship and marketing materials documented and retained?**
- [ ] Is **pre-publication marketing review documented?**
- [ ] Are **approvals timestamped and retained?**
- [ ] Can you demonstrate **which reviewer approved each advertisement?**

Website Governance

- [ ] Do you maintain a **current inventory of all loan officer websites?**
- [ ] Are **NMLS numbers consistently and accurately displayed?**
- [ ] Are **unapproved DBAs identified and addressed quickly?**
- [ ] Are **outdated rate claims or promotional statements identified and removed?**

Social Media Supervision

- [ ] Do you monitor **loan officer social media bios and professional profiles?**
- [ ] Is **co-marketing activity documented and reviewed for compliance?**
- [ ] Are **testimonials reviewed for potential UDAAP or advertising exposure?**
- [ ] Do you retain **screenshots or archived evidence of digital advertising activity?**

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Remediation & Issue Tracking

- [ ] Do you maintain a **log of identified advertising or disclosure violations?**
- [ ] Is timely **corrective action documented for each issue?**
- [ ] Are **repeat issues tracked** by loan officer or marketing source?
- [ ] Is **training provided when recurring deficiencies are identified?**

Multistate Oversight Controls

- [ ] Are **state-specific advertising requirements tracked centrally?**
- [ ] Are **state-specific licensing disclosures verified across websites?**
- [ ] Are **new state expansions reviewed for regulatory requirements before marketing begins?**
- [ ] Is **exam response ownership clearly defined within the organization?**

Scoring:

0-5 gaps
Moderate readiness

6-12 gaps
Elevated risk

13+ gaps
High exam vulnerability

Next Steps:

If you have elevated or high vulnerability, there are ways to reduce your exposure ahead of your next exam. Even with only moderate risk, preparing for an exam can still be daunting and stretch your team. If you feel ready to enhance your marketing-compliance program or need advice on how to make the case for additional resources, we're here to help.

Schedule a conversation today.