



RED FLAGS RULE

Compliance Questionnaire

To comply with the Red Flags Rule enforced by the Federal Trade Commission, effective November 1, 2009, you, as a Third Party Originator, are required to have in place a Red Flags Policy. Your policy should establish an Identity Theft Prevention Program to detect, prevent and mitigate identity theft in connection with the opening of a mortgage loan application. Please answer the following questions to demonstrate your compliance with the Red Flags Rule:

Do you have a Red Flags Identity Theft or Bank Secrecy Act policy? Yes No

If not, please indicate your top 3 "Red Flags" reviewed by your company per [guidance from the FTC](#).

Do you annually review your risk for Identity Theft and the FTC guidance? Yes No

Have you provided training to your employees on Red Flags? Yes No

NON-DELEGATED CORRESPONDENT TIER 2 & DELEGATED CORRESPONDENT ONLY

What policies, procedures, products or tools do you have in place to detect Red Flags?

Which vendors do you use to help with these efforts?

Signature: _____

Date: _____

Print Name: _____

Title: _____