



first community mortgage



## RED FLAGS 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](#).

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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?

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Which vendors do you use to help with these efforts?

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Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_