

## **Mortgage Brokers, Lenders, and Servicers Annual Report for the Calendar Year Ended December 31, 2005**

### **Instructions for the Preparation and Submission of the Annual Report to the Office of Financial and Insurance Services (OFIS)**

#### **Due Date: February 28, 2006**

1. The filing is not complete until it is received by OFIS. The due date for filing is February 28, 2006.
2. If you have questions regarding the report, please contact Allan Huber or Debra Smith at (877) 999-6442 or send an e-mail to [consumerfinance@michigan.gov](mailto:consumerfinance@michigan.gov). In your message, include a telephone number to contact you with a response.
3. Enter the full name of the licensee/registrant, and the license/registration type and number, exactly as it appears on the draft copy of the Annual Report.
4. Please ensure all required fields are completed. Required fields are displayed in yellow in the electronic form. The report cannot be submitted if a required field is incomplete.
5. If a confirmation e-mail address is provided with the report when it is submitted, an e-mail message to confirm the filing will be sent – generally within 24 hours of a successful filing. The confirmation e-mail message will include an attached PDF (portable document format) file of the report filing.
6. If you do not have a confirmation e-mail address, please print the completed form before submitting it. This will serve as your record of completed report responses. But, it is not a confirmation of a successful filing.
7. Upon completing the form, you must select the SUBMIT button to send the form to OFIS.
8. Annual report filing date information is available on the OFIS website: [www.michigan.gov/ofis](http://www.michigan.gov/ofis). Under 'Featured Services', select the Mortgage Licensees/Registrants Locator; then follow the directions to locate the licensee/registrant; then click on the licensee/registrant name to view OFIS Detailed Information and Reporting Dates. If the annual filing has been received and processed by OFIS, the receipt date will be displayed – generally within 48 hours of a successful filing.
9. After submitting the report, if you realize that an error was made, you must complete and resubmit the report.

10. This form cannot be saved. If the form is closed before it is submitted, it must be opened again, fully completed, and submitted to OFIS.
11. If the report is received by OFIS after the February 28, 2006 due date, the licensee/registrant will be subject to a penalty of \$25.00 for each day the report is delinquent.

### **Definitions**

**Branch Office** - any office location other than the location address stated on the license or registration certificate.

**Loan Originators** - an employee of the licensee/registrant who assists another person in obtaining a mortgage loan. The term includes loan officer.

**Service(d)** - as defined in the Act, means the collection or remittance, or the right or obligation to collect or remit, for a lender, noteowner, noteholder, mortgage servicer, or the licensee's or registrant's own account of 4 or more installment payments of the principal, interest, or an amount placed in escrow under a mortgage loan, mortgage servicing agreement, or an agreement with the mortgagor.

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