

**RE: Form Change or Internal Forms Process**

As we enter 2014 there are numerous regulatory changes in the works and more to come. Here at Conmar we strive to maintain the compliance of the products we provide our clients and as such will update our forms when required according to the new regulations and in a timely manner.

Most of the time, these new changes are related to your current lending forms. However, many times a new regulation is issued that doesn't affect an actual loan form rather it requires a new procedure internally or even an internal notice or simple disclosure handled internally to comply with the regulations. This is why many times you may not receive a compliance digest for every single change coming down from the CFPB or other agencies. Just as you rely on Conmar to maintain compliance of our forms, Conmar relies on the credit union and its staff to maintain its internal compliance.

For example: Home Ownership Counseling Notice, Right to Receive Appraisal, Delinquency Notice, Request for Information, Acknowledgment of Receipt of Request, Response to Notice of Error, etc. All these notices require action on part of the credit union staff and may or may not require an actual "form".

One of Conmar's duties above and beyond compliance of our forms is to help our clients streamline processes and trim expenses wherever we can. This is why in some cases we don't provide a "form" just because. Our clients always have the option to create notices and disclosures internally to reduce costs. Call us crazy but we don't like to nickel and dime our clients every time a change occurs. But, we will always be proactive with material changes and/or updates.

**If you require any additional information please contact your customer service representative below or call (800) 227-4931.**

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