

Schedule 72-4

DEPARTMENT OF BANKING & FINANCE

MORTGAGE BANKERS

October 31, 2014

Nebraska Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508
(402) 471-2559

**REQUEST FOR APPROVAL
OF RECORDS RETENTION
AND DISPOSITION SCHEDULE**

SCHEDULE

72-4

AGENCY, BOARD OR COMMISSION

DEPARTMENT OF BANKING & FINANCE

DIVISION, BUREAU OR OTHER UNIT

MORTGAGE BANKERS

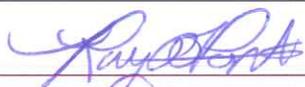
**TO: STATE RECORDS ADMINISTRATOR
STATE OF NEBRASKA**

Supersedes Edition of January 6, 2010

PART I – AGENCY STATEMENT:

In accordance with Section 84-1212.01, R.R.S. 1943, approval of the attached records retention and disposition schedule by the State Records Administrator is hereby requested. Retention periods and dispositions have been recommended by this agency after a careful evaluation of all factors listed in Section 84-1212.01, R.R.S. 1943.

SIGNATURE



TITLE

Acting Director

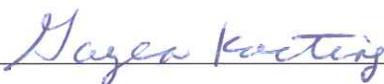
DATE

10-23-14

PART II – APPROVAL OF STATE ARCHIVES:

The attached schedule has been analyzed, all archival and historical material has been properly identified, no disposition except by transfer to the State Archives has been recommended for such material, and this schedule is approved as submitted.

SIGNATURE



DATE

10/24/2014

PART III – APPROVAL OF AUDITOR OF PUBLIC ACCOUNTS:

The attached schedule has been reviewed, all audit material has been properly identified, and this schedule is approved as submitted.

SIGNATURE



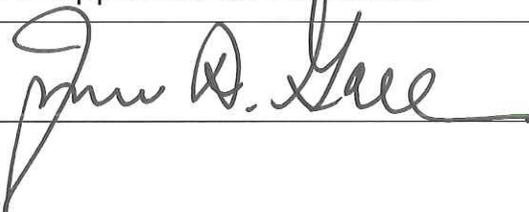
DATE

10/24/14

PART IV – APPROVAL OF STATE RECORDS ADMINISTRATOR:

The attached schedule has been reviewed in accordance with Section 84-1212.01, R.R.S. 1943, and is approved as submitted.

SIGNATURE



DATE

10/31/14

INSTRUCTIONS FOR USING THIS SCHEDULE

Records retention and disposition schedules are designed to serve as your records management guideline for storing and disposing of agency records, **regardless of the media on which they reside**, including paper, microfilm, diskettes, optical disks, CDs, DVDs, servers, computer hard drives, etc. This schedule was written specifically for records unique to your office and the State Agencies General Records Schedule #124 contains those records common to most state government agencies. This retention schedule, which is approved by the State Records Administrator, provides your only ongoing authority to dispose of records. Listed below are some basic procedures to follow when applying your schedule.

DISPOSING OF RECORDS

1. Check your schedules to see what the retention period is. Note: Your agency's unique schedule will take precedence over State Agencies General Records Schedule #124 for any items which have differences in retention requirements.
2. Dispose of records that have met their retention periods.
3. For records requiring a review of, or transfer to the **NE State Historical Society (State Archives)**, your agency is required to contact the State Archives to negotiate the transfer. Additionally, **once the records are accessioned into their collection, they become the property of the State Archives** (Neb. Rev. Stat. §82-105). The State Archives may remove selected records in accordance with standard archival practices to ensure efficient access, organization and enduring historical value (Neb. Rev. Stat. §82-107). Please contact their office by calling (402) 471-4783.
4. Complete a Records Disposition Report for the records you dispose. The Records Disposition Report form is the 2nd to the last page of this schedule. Remove the form, photocopy it, complete the form, make a photocopy for your records, and send the completed form to the Records Management Division at the address below. If you wish, you may receive this form electronically by contacting the Records Management Division. This report establishes that the destruction was performed in your normal course of business.

Please remember to retain the blank form for future use.

NON-SCHEDULED RECORDS

Contact a Records Management Specialist in Records Management to see whether the records will fit under an item already on the schedule. If they do not, they must be retained until they are added to the next revision of your schedule.

SCHEDULE UPDATE

It is the responsibility of each agency to periodically update their schedule. A Records Management Specialist in Records Management can assist you with the schedule update, which may involve adding new records series and making revisions to existing items. Keeping your schedule current will ensure you have the ongoing authority to discard records when their useful life has ended.

QUESTIONS

If you have any questions about these procedures, please contact your agency Records Officer or the Records Management Specialist in Records Management. They will help you with any questions the schedule may present, including: transferring records to the State Records Center or microfilming records, scanning records, etc.

**Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508-2294
402-471-2559**

SCHEDULE 72-4
DEPARTMENT OF BANKING AND FINANCE
MORTGAGE BANKERS
October 31, 2014

Retention requirements are for all records, regardless of the media on which they reside, unless otherwise noted.

Supersedes Edition of January 6, 2010

| ITEM NUMBER | RECORD TITLE | DESCRIPTION/EXAMPLES | RETENTION | REFERENCE/COMMENTS |
|-------------|--|--|---|---|
| 72-4-1 | CORRESPONDENCE FILES | Files include correspondence for the calendar year indicated. | Transfer to State Records Center (SRC) after 2 years; 10 years | |
| 72-4-2 | EXAMINATION FILES | Files contain Reports of Examination conducted as of the close of business during the calendar year indicated. | Transfer to SRC as needed to be placed in correspondence file that matches examination date; 10 years after examination date | Maintain within the Department the two most recent state examinations |
| 72-4-3 | EXAMINER WORK PAPERS | Files contain original documentation and raw data gathered by field examiners during the process of examination. Such documentation includes individual loan analyses, daily statements, balance sheets and general ledger figures. | Dispose of after completion of next examination, if no Department related investigation is unresolved | |
| 72-4-4 | MORTGAGE BANKER FILES | Files include bonds and riders, Articles of Incorporation and any amendments, License Application, License Renewal Applications, Registration Application, Registration Renewal Applications, written consents of registered agents, receipts for fee, correspondence and any administrative orders. | Transfer to SRC 2 years after institution is closed; 10 years after closing, provided all litigation has been completed | |
| 72-4-5 | MORTGAGE LOAN ORIGINATORS FILES | Correspondence, application material, administrative orders and tracking. | Transfer to SRC 2 years after license expires, surrendered, cancelled or revoked; 10 years after licensee is no longer licensed, provided all litigation has been completed | |
| 72-4-6 | SPECIAL INVESTIGATION FILES | Files contain work papers, correspondence, evidentiary material, hearing transcripts, subpoenas and legal documents involved in the investigation into the methods or practices of an entity or individual. | Transfer to SRC 1 year after investigation and/or legal action completed; 10 years after investigation completed, subject to review by the State Archives for possible accession | Contact the State Archives to negotiate transfer |

RECORDS DISPOSITION REPORT

| | |
|--|--------------|
| TO: SECRETARY OF STATE RECORDS MANAGEMENT DIVISION 440 S. 8 TH STREET SUITE 210 LINCOLN, NE 68508-2294 | AGENCY |
| | DIVISION |
| | SUB-DIVISION |

REQUIRED INFORMATION:

In accordance with the Records Management Act, records of this agency have been disposed of under the authorization granted by the following schedule(s):

| SCHEDULE NUMBER(S) ONLY (DO NOT INCLUDE SECTION AND ITEM NUMBERS) | TOTAL VOLUME DISPOSED (SEE REVERSE) |
|--|--|
| | |
| | |

OPTIONAL INFORMATION (FOR YOUR USE ONLY):

You may include detailed information which will be useful to you in recording exactly what records were disposed of and under what authority. This might include such things as schedule section and item numbers, title of records, inclusive dates of records, etc. This information is not required to be filed with Records Management.

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| | |
|------|-----------|
| DATE | SIGNATURE |
|------|-----------|

SEND ORIGINAL TO RECORDS MANAGEMENT. MAKE A PHOTOCOPY FOR YOUR RECORDS.

RMA 03006D

VOLUME ESTIMATING GUIDE

(PLEASE NOTE THAT FOR REPORTING PURPOSES, A BALLPARK ESTIMATE OF THE TOTAL VOLUME OF MATERIAL DISPOSED IS ADEQUATE.)

| Container | Cubic Feet | Weight (lbs) | Sheets of Paper (8.5" x 11") | Electronic Data Equivalent |
|---|--------------------|-------------------------------------|---|---------------------------------------|
| | | | 1 | 20 Kb |
| | | | 52 | 1 Mb (1024 Kb) |
| | | | 53,687 | 1 Gb (1024 Mb) |
| N/A | N/A | 2,204 lbs (1 metric ton) | 220,000 | 4.1 Gb |
| Records center carton | 1 Cu. Foot | 16.66 lbs | 1,667 | 32 Mb |
| Vertical File Cabinet, 4 drawer letter- size | 6 Cu. Feet | 100 lbs | 10,000 | 190 Mb |
| Vertical File Cabinet, 4 drawer legal- size | 8 Cu. Feet | 133.3 lbs | 13,333 | 254 Mb |
| About a pickup load | 50 Cu. Feet | 7,500 lbs | 748,638 | 14 Gb |