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Audit Report Number 2007-LA-1002

TO: Brian D. Montgomery, Assistant Secretary for Housing, Federal Housing
Commissioner, H

Joan S. Hobbs

FROM: Joan S. Hobbs, Regional Inspector General for Audit, Region IX, 9DGA

SUBJECT: First Magnus Financial Corporation Did Not Comply with HUD Guidelines
When Operating and Managing Net Branches

HIGHLIGHTS

What We Audited and Why

We audited First Magnus Financial Corporation's (First Magnus) branch office operations, primarily the branch doing business as Great Southwest Mortgage, located at 17015 North Scottsdale Road, Suite 325, Scottsdale, Arizona. The objective of the audit was to determine whether First Magnus operated its net branches in accordance with U.S. Department of Housing and Urban Development (HUD) requirements.

What We Found

First Magnus did not follow HUD requirements when operating and managing its Great Southwest Mortgage "net branches." It violated HUD requirements by allowing officers to enact noncompete clauses, requiring net branch managers to indemnify branch-related losses, allowing nonexclusive employment, and failing to execute office lease agreements and equipment lease agreements in First Magnus' name. These arrangements resulted in the branch offices operating without the close supervisory control and oversight HUD requires lenders to maintain over their branch offices.

Hud Audit Report And First Magnus

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Whispering the Strategies of Language: An Emotional Journey through **Hud Audit Report And First Magnus**

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Table of Contents Hud Audit Report And First Magnus

1. Understanding the eBook Hud Audit Report And First Magnus
 - The Rise of Digital Reading Hud Audit Report And First Magnus
 - Advantages of eBooks Over Traditional Books
2. Identifying Hud Audit Report And First Magnus
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Hud Audit Report And First Magnus
 - User-Friendly Interface
4. Exploring eBook Recommendations from Hud Audit Report And First Magnus
 - Personalized Recommendations

- Hud Audit Report And First Magnus User Reviews and Ratings
- Hud Audit Report And First Magnus and Bestseller Lists
- 5. Accessing Hud Audit Report And First Magnus Free and Paid eBooks
 - Hud Audit Report And First Magnus Public Domain eBooks
 - Hud Audit Report And First Magnus eBook Subscription Services
 - Hud Audit Report And First Magnus Budget-Friendly Options
- 6. Navigating Hud Audit Report And First Magnus eBook Formats
 - ePub, PDF, MOBI, and More
 - Hud Audit Report And First Magnus Compatibility with Devices
 - Hud Audit Report And First Magnus Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Hud Audit Report And First Magnus
 - Highlighting and Note-Taking Hud Audit Report And First Magnus
 - Interactive Elements Hud Audit Report And First Magnus
- 8. Staying Engaged with Hud Audit Report And First Magnus
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Hud Audit Report And First Magnus
- 9. Balancing eBooks and Physical Books Hud Audit Report And First Magnus
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Hud Audit Report And First Magnus
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Hud Audit Report And First Magnus
 - Setting Reading Goals Hud Audit Report And First Magnus
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Hud Audit Report And First Magnus
 - Fact-Checking eBook Content of Hud Audit Report And First Magnus

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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