



DEPARTMENT OF  
**SAVINGS AND  
MORTGAGE LENDING**

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**REPORT ON CUSTOMER SERVICE  
FISCAL YEAR 2024**

DEPARTMENT OF  
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## **CUSTOMER SERVICE 2024**

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## **COMPACT WITH TEXANS**

SML's Compact with Texans and appointed customer service representative are published on the agency website [www.sml.texas.gov](http://www.sml.texas.gov), along with the agency's mortgage hotline number (877) 276-5550.

## **EXTERNAL CUSTOMERS AND SERVICES PROVIDED**

### **Thrift Industry**

#### **Safety and Soundness**

A safe and sound thrift system helps ensure a stable economic environment for employers and jobs for their employees while assuring a safe place for depositors' money and available credit for small business consumers and residential financing needs. The State of Texas's citizens, borrowers, and depositors are the primary customers or beneficiaries of the safety and soundness.

#### **Examination and Supervision**

Two direct recipients or customers of examination and supervision are other regulators and the regulated institutions. Additionally, indirect recipients, such as attorneys, accountants, and other staff, assist in preparing thrift applications. Thrift examiners conduct examinations jointly with the FDIC and the Federal Reserve Bank. It is important that the quality of the SML examination and supervision staff, their experience, training, and technological resources ensure the agency's ability to participate fully in examinations with the FDIC and the Federal Reserve Bank and to provide efficient, timely, and fair evaluation of applications. SML has successfully met this challenge, as evidenced by the success of the joint thrift examination and supervisory programs. The highest expectations must be met to maintain the state's role in the dual thrift system.

Quality examinations and supervision provide bank management and boards of directors with an independent look at their success in complying with state and federal statutes and regulations and operating a safe and sound financial institution, ultimately benefiting the institution's customers and shareholders. Burdensome or arbitrary requests for information, improper use of authority, or inconsistently applied statutes, regulations, and procedures can inconvenience, disrupt, and even damage institutions. Accordingly, chief executive officers of institutions under SML's jurisdiction are the customer constituency surveyed to monitor SML's performance.

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## **Mortgage Industry**

### **Regulation**

Customers of the mortgage industry regulation include all the diverse parties that participate in any way in the residential mortgage market and the secondary market for investment in such mortgages.

### **Licensing and Examination**

The mortgage licensing and examination sections directly serve the entities licensed or registered by SML and, indirectly, any consumers seeking residential mortgage loans from SML's licensees and registrants. The customer base — licensees and registrants, and consumers applying for and/or obtaining residential mortgage loans — is too broad to survey, so SML focused its customer satisfaction survey on the licensed and registered mortgage entities and individuals who had recently (within the past 24 months) gone through the licensing or examination process.

## **Consumers**

### **Complaint and Inquiry Process**

The primary customers are consumers doing business with regulated entities or relying on their work. By enforcing the statutory experience, educational requirements, and standards of conduct, SML also serves mortgage bankers, lenders and investors, appraisers, title companies, surveyors, mortgage insurance companies, realtors, and federal agencies, such as the Federal Housing Administration (FHA), Veterans Administration (VA), and the Department of Housing and Urban Development (HUD). The customer base is too broad to survey, so SML focused its survey on a sampling of complainants who had recently (within the past 24 months) gone through the complaint process.

### **Information Gathering Methods**

SML utilizes electronic surveys to collect responses from customers – thrift institution CEOs, licensed or registered mortgage entities and individuals, and persons filing complaints against regulated entities. The surveys were conducted with varying frequency, depending on the type of customers, as detailed below. All responses were submitted anonymously. The survey data reveals that most customers are satisfied with SML's services. The agency is proud of its reputation as a provider of quality regulation and service to its customers.

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**DETAILED CUSTOMER SERVICE INFORMATION**

**Thrift Industry**

Thrift institutions’ operations are calendar-year based; therefore, the thrift industry survey is sent annually after the calendar year-end. The table below shows the results from the most recent annual survey.

The link to the online survey was sent to all the state-chartered thrift institutions’ chief executive officers. A total of 45 surveys were sent over the two calendar years, with an average 66.7% response rate. The survey covered the full range of SML activities: examination, monitoring, enforcement, and application processing.

The state-chartered thrift industry is a small population with a well-established regulatory program. Because transactions are few but complex, institution executives frequently communicate extensively with the commissioner, general counsel, examiners, and monitoring staff.

**State Savings Bank Chief Executive Officer Survey – CY2022 and CY2023**

Overall satisfaction with the agency		Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Dissatisfied	N/A
<b>Questions – Thrift Regulation</b>							
1	How satisfied are you with the agency’s facilities, including your ability to access the agency, the office location, signs, and cleanliness?	8	8	7	0	0	7
2	How satisfied are you with agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?	22	5	1	0	1	1
3	How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?	19	9	0	0	1	1
4	How satisfied are you with the agency’s Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of	6	18	4	1	0	1

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	services and programs and whom to contact for further Information or to complain?						
5	How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?	10	10	5	0	0	5
6	How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?	16	10	2	0	1	1
7	How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?	12	11	4	0	0	3
8	Please rate your overall satisfaction with the agency.	19	8	2	0	0	1
<b>Overall Totals</b>		112	79	25	1	3	20
<b>Overall Composite Results</b>		46.7%	32.9%	10.4%	0.4%	1.3%	8.3%
<b>Overall satisfaction with specified services</b>			<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>N/A or No Answer</b>
<b>Questions – Examination and Supervision</b>							
9	The scope and goals for each examination are clearly communicated to management prior to the start of the examination.	15	11	0	0	0	4
10	Examiner requests for information are timely and reasonable.	13	13	0	0	0	4
11	Examiners conduct themselves professionally.	20	6	0	0	0	4
12	Examiner communication with management during the examination meets my needs.	16	10	0	0	0	4
13	Examiners are informed on current industry issues, adequately trained, and qualified.	14	12	0	0	0	4
14	Examiner findings and concerns are clearly communicated at exit meetings.	14	12	0	0	0	4
15	Examiner conclusions are well-supported.	11	14	1	0	0	4
16	Examiner recommendations are clear and reasonable in the circumstances.	10	15	1	0	0	4
17	Examination time frames are reasonable.	12	14	0	0	0	4
18	Reports of examination are consistent with findings discussed at exit meetings.	12	13	0	0	0	5
19	Reports of examination are received timely.	8	11	6	1	0	4
20	Supervisory action and correspondence is consistent with examination findings.	8	15	0	1	0	7

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<b>Examination and Supervision Totals</b>		153	146	8	2	52
<b>Examination and Supervision Results</b>		42.4%	40.4%	2.2%	0.6%	14.4%
<b>Overall satisfaction with specified services</b>		<b>Satisfied</b>	<b>Neutral</b>	<b>Unsatisfie d</b>	<b>Very Unsatisfie N/A or No Answer</b>	
<b>Questions – Corporate Activities</b>						
21	Correspondence with the Department regarding routine business matters is handled promptly and effectively.	14	12	0	0	3
22	Responses to my questions or requests for interpretation (written or verbal) of applicable statutes and regulations are timely and can be relied upon to be accurate.	16	7	0	0	6
23	My calls, e-mails, or letters are routed to the appropriate person.	18	6	0	0	5
24	If you have filed an application or requested supervisory approval for matters subject to regulatory discretion, answer the following:					
	a. The staff was accessible and provided helpful assistance in complying with requirements.	9	3	0	0	17
	b. Responses to my inquiries were timely, appropriate, and helpful.	9	3	0	0	17
	c. The process was efficient and professional.	9	3	0	0	17
	d. Requests for additional information are reasonable and appropriate.	7	5	0	0	17
<b>Corporate Activities Totals</b>		82	39	0	0	82
<b>Corporate Activities Results</b>		40.4%	19.1%	0.0%	0.0%	40.4%

### Analysis of the Thrift Industry Survey

An overwhelming majority of the responding thrift chief executive officers are “very satisfied” or “satisfied” with the SML’s overall performance, and “strongly agree” or “agree” that the examination and supervision and corporate activities services provided were satisfactory. In addition to the answers to the questions above, several of the respondents provided further feedback in the form of comments. Positive feedback was received on the accessibility of SML staff, their professionalism, communication, knowledge, and responsiveness.

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**Mortgage Industry**

Surveys were sent to the customers of the Mortgage Examination and the Mortgage Licensing sections, as follows: 186 surveys covering the period March 1, 2022, through August 31, 2022, 463 surveys covering September 1, 2022, through August 31, 2023, and 183 surveys covering the period September 1, 2023, through February 29, 2024. The results below represent the totals from all surveys conducted between March 1, 2022, and February 29, 2024.

**Mortgage Examination Survey**

The mortgage examination survey population included all regulated mortgage entities that had received a full-scope examination between March 1, 2022, and February 29, 2024, a total of 836. The survey was sent to the entire population and received by 779 customers. 57 survey invitations were not received due to invalid or duplicative email addresses or a customer survey opt-out. The average response rate was 26.4%.

**Mortgage Examination Survey – March 1, 2022-February 29, 2024**

Overall satisfaction with the agency		Very Satisfied	Satisfied	Neutral	Unsatisfie	Very Unsatisfie	N/A
<b>Questions – Mortgage Examination</b>							
1	How satisfied are you with the agency’s facilities, including your ability to access the agency, the office location, signs, and cleanliness?	58	19	7	5	0	117
2	How satisfied are you with agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?	138	33	7	2	4	22
3	How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?	129	43	9	3	6	16
4	How satisfied are you with the agency’s Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of	99	55	23	8	6	15



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	services and programs and whom to contact for further Information or to complain?						
5	How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?	56	20	15	1	4	110
6	How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?	99	47	16	1	3	40
7	How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?	80	41	15	3	2	65
8	Please rate your overall satisfaction with the agency.	120	64	15	2	3	2
<b>Overall Totals</b>		779	322	107	20	33	387
<b>Overall Results</b>		47.3%	19.5%	6.5%	1.2%	2.0%	23.5%
<b>Overall satisfaction with specified services</b>			<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>N/A or No Answer</b>
<b>Questions – Field Examination of Loan Files</b>							
9	The examiner communicated clearly the cope and goals of the examination.	164	36	3	0	3	
10	The examiner conducted themselves professional manner.	171	32	0	0	3	
11	The examiner communicated effectively throughout the examination process.	164	36	3	0	3	
12	The examiner was knowledgeable and provided relevant guidance.	162	38	2	1	3	
13	The examination findings and conclusions were well-supported and clearly communicated at the exit meeting.	148	45	8	2	3	
<b>Examination Totals</b>		809	187	16	3	15	
<b>Examination Results</b>		78.5%	18.2%	1.6%	0.3%	1.4%	

### Analysis of the Mortgage Examination Survey

Most of the responding licensees were “very satisfied” or “satisfied” with SML’s overall performance, and “strongly agree” or “agree” that the mortgage examination activities were satisfactory. In addition to the answers to the questions above, multiple respondents provided further feedback through survey comments. Positive feedback was received on the SML staff’s patience, knowledge, efficiency, and professionalism.

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**Mortgage Licensing Survey**

The mortgage licensing survey population of 23,555, included all individuals and entities whose new license or registration applications (MU1, MU3, and MU4) were approved by SML’s Mortgage Licensing section between March 1, 2022, and February 29, 2024. The survey was sent to 22,123 customers. 1,432 survey invitations were not sent because the email address provided was invalid or duplicative. 1,312 surveys were not received due to a customer opt-out. Of the 20,811 received surveys, the average response rate was 8.2%.

**Mortgage Licensing Survey– March 1, 2022 – February 29, 2024**

Overall satisfaction with the agency		Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied	N/A
Questions							
1	How satisfied are you with the agency’s facilities, including your ability to access the agency, the office location, signs, and cleanliness?	493	206	117	12	41	724
2	How satisfied are you with agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?	656	294	130	21	63	429
3	How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?	667	370	173	83	82	218
4	How satisfied are you with the agency’s Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?	635	412	230	77	75	164
5	How satisfied are you with the agency’s complaint handling process, including whether it is easy to file a complaint and whether responses are timely?	428	198	165	28	48	726

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6	How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?	601	339	185	59	78	331
7	How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?	492	266	191	14	37	593
8	Please rate your overall satisfaction with the agency.	704	505	212	48	80	44
<b>Overall Totals</b>		4,676	2,590	1,403	342	504	3,229
<b>Overall Results</b>		36.7%	20.3%	11.0%	2.7%	4.0%	25.3%
<b>Overall satisfaction with specified services</b>			<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>N/A or No Answer</b>
<b>Questions – Licensing Process</b>							
9	Requests for information were clear and timely.	691	562	118	67	155	
10	My license was issued in a reasonable period after all required information was submitted.	790	521	115	92	75	
11	The process was efficient and professional.	797	545	118	68	65	
<b>License Processing Totals</b>		2,278	1,628	351	227	295	
<b>License Processing Results</b>		47.7%	34.1%	7.3%	4.7%	6.2%	

### Analysis of the Mortgage Licensing Survey

Most of the responding licensees were “very satisfied” or “satisfied” with SML’s overall performance, and “strongly agree” or “agree” that the licensing activities were satisfactory. In addition to the answers to the questions above, multiple respondents provided further feedback through comments. SML staff reviewed the comments and took action to improve, when applicable. SML staff were commended for their professionalism and helpfulness.

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### Consumer Responsiveness

Surveys were sent to complainants of the Consumer Responsiveness section monthly throughout FY2022-2024. The results below represent the totals from all surveys conducted between March 1, 2022, and February 29, 2024.

The population included all complainants who had provided an email address and whose complaints had been closed between March 1, 2022, and February 29, 2024, a total of 2,290. The survey was received by 2,157 consumers. 133 survey invitations were not received due to invalid email addresses or a customer survey opt-out. The average response rate was 20.8%.

Overall satisfaction with the agency		Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied	N/A
Questions							
1	How satisfied are you with the agency's facilities, including your ability to access the agency, the office location, signs, and cleanliness?	66	41	42	20	54	225
2	How satisfied are you with agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?	138	57	62	29	58	104
3	How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?	147	76	69	45	77	34
4	How satisfied are you with the agency's Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?	120	144	87	26	43	28
5	How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?	144	98	60	46	96	4

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6	How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?	127	72	66	39	73	71
7	How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?	61	39	81	18	40	209
8	Please rate your overall satisfaction with the agency.	134	62	72	64	114	2
<b>Overall Totals</b>		937	589	539	287	555	677
<b>Overall Results</b>		26.1%	16.4%	15.0%	8.0%	15.5%	18.9%
<b>Overall satisfaction with specified services</b>		<b>Very Easy</b>	<b>Easy</b>	<b>Neither Easy or Difficult or No Answer</b>	<b>Difficult</b>	<b>Very Difficult</b>	
<b>Questions – Consumer Complaints</b>							
9	How easy was the complaint process?	136	141	103	38	30	
<b>Consumer Complaints Results</b>		30.4%	31.5%	23.0%	8.5%	6.7%	

### Analysis of the Consumer Complaints Survey Results

Customer service is a priority for SML. The results are monitored closely to identify possible improvements in the customer service of the Consumer Responsiveness section. In addition to the answers to the questions above, multiple respondents provided further feedback in the form of comments. The complainants' responses reflect that the investigation process is efficient, professional, and resolved within a reasonable time. SML staff review the comments and take action to improve, when applicable.

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**CUSTOMER SERVICE PERFORMANCE MEASURES**

**Outcome Measures**

- Percentage of Surveyed Customer Respondents Expressing Overall Satisfaction with Services Received\* 71.0%

**Output Measures**

- Total Customers Surveyed: The number of customers who receive access to surveys regarding SML's services. 23,792
- Response Rate: The percentage of total customers surveyed who completed the survey. 9.6%
- Total Customers Served: Total number of customers receiving services through the Department's programs. 27,272

**Efficiency Measures**

- Cost per Customer Surveyed: Total costs for the Department to administer customer surveys divided by the total number of customers surveyed\*\*. \$0

**Explanatory Measures**

- Total Customers Identified: The total population of customers in all unique customer groups\*\*\*. 27,272
- Total Customer Groups Inventoried: The total number of unique customer groups identified for each Department's program. 4

*\*Calculated as the total number of survey respondents indicating that they are satisfied or very satisfied with the agency, divided by the total number of agency survey respondents.*

*\*\*No identifiable costs were incurred to administer the surveys.*

*\*\*\*The potential customer base is very broad. Only direct recipients of SML's services were included.*