

2905 Corporate Circle

Flower Mound, TX 75028

Phone: 972-353-4174

Fax: 972-221-9316

Partners

Shawn P. Black ¹
Ryan Black ²
Daniel S. Engle ³
Steven Kubik

Senior Lawyers

Margaret A. Noles
Syndy Davis

Associates
Andrew Stokes

Of Counsel

David M. Tritter

Calvin C. Mann, Jr.

Gregory S. Graham ⁴

Retired Partner(s)

Calvin C. Mann, Jr.

Thomas E. Black, Jr.*

Gregory S. Graham 4

1 Also Licensed in Kentucky and New York

2 Also Licensed in District of Columbia

3 Also Licensed in New York

4 Also Licensed in Georgia

*Retired from the practice of law

March 21, 2025

To: Clients and Friends

From: Daniel S. Engle

Subject: Texas Department of Savings and Mortgage Lending Announces Review of Department Administration Rules in Title 7, Part 4, Chapter 51 of the Texas Administrative Code

In the March 21, 2025, issue of the Texas Register (50 *TexReg* 2081), the Texas Department of Savings and Mortgage Lending published a notice of its intent to review Title 7, Part 4, Chapter 51 of the Texas Administrative Code, which is titled Department Administration. These are procedural and administrative rules addressing matters such as complaint procedures, advisory committees and administration of recovery funds to consumers who were fraudulently harmed by unlicensed activities. This rule review is limited to Title 7, Part 4, Chapter 51 of the Texas Administrative Code and will not cover substantive rules governing loan originators, mortgage companies, mortgage bankers, or mortgage servicers. Stakeholders have thirty days from the March 21, 2025, publication date to send written comments regarding the rule review. Stakeholders may submit comments to Iain A. Berry, General Counsel, at 2601 North Lamar Blvd, Suite 201, Austin, Texas 78705-4294, or by email to rules.comments@sml.texas.gov. Any proposed changes to Chapter 51 will be published in a subsequent issue of the Texas Register.

This Memorandum is provided as general information in regard to the subject matter covered, but no representations or warranty of the accuracy or reliability of the content of this information are made or implied. Opinions expressed in this memorandum are those of the author alone. In publishing this information, neither the author nor the law firm of Black, Mann & Graham L.L.P. is engaged in rendering legal services. While this information concerns legal and regulatory matters, it is not legal advice and its use creates no attorney-client relationship or any other basis for reliance on the information. Readers should not place reliance on this information alone but should seek independent legal advice regarding the law applicable to matters of interest or concern to them. The law firm of Black, Mann & Graham L.L.P. expressly disclaims any obligation to keep the content of this information current or free of errors.