

CHRIS PENDERS IS LICENSED  
UNDER THE LAWS OF THE STATE OF TEXAS AND BY STATE  
LAW IS SUBJECT TO REGULATORY OVERSIGHT BY THE  
TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE  
LENDING. ANY CONSUMER WISHING TO FILE A COMPLAINT  
AGAINST

CHRIS PENDERS  
SHOULD COMPLETE, SIGN, AND SEND A COMPLAINT FORM  
TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE  
LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS  
78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE  
DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S  
WEB SITE LOCATED AT [WWW.SML.STATE.TX.US](http://WWW.SML.STATE.TX.US) OR  
OBTAINED FROM THE DEPARTMENT UPON REQUEST BY  
MAIL AT THE ADDRESS ABOVE, BY TELEPHONE AT ITS TOLL-  
FREE CONSUMER HOTLINE AT 1-877-276-5550, BY FAX AT (512)  
475-1360, OR BY E-MAIL AT [SMLINFO@SML.STATE.TX.US](mailto:SMLINFO@SML.STATE.TX.US).

THE DEPARTMENT MAINTAINS THE MORTGAGE BROKER  
RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN TYPES  
OF JUDGMENTS AGAINST A MORTGAGE BROKER OR LOAN  
OFFICER. NOT ALL CLAIMS ARE COMPENSABLE AND A  
COURT MUST ORDER THE PAYMENT OF A CLAIM FROM THE  
RECOVERY FUND BEFORE THE DEPARTMENT MAY PAY A  
CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY  
FUND, PLEASE CONSULT SUBCHAPTER F OF THE MORTGAGE  
BROKER LICENSE ACT ON THE DEPARTMENT'S WEB SITE  
REFERENCED ABOVE.