**Section 345.140 Secretary's Review and Analysis**

a) The Commissioner shall review and analyze the default and foreclosure rate data reports submitted under Section 345.130.

b) The reports and their analyses may be used:

1) In setting the scope of a regularly scheduled examination.

2) In setting the scope of a special examination.

3) In comparing the reported information of a bank to other banks subject to this Act.

4) In comparing the reported information of a bank to the reports submitted by banks and charters under other Acts.

c) The Secretary may correspond with a bank to seek clarification of information contained in its report and to gather additional data concerning loans in default or loans in foreclosure.

(Source: Amended at 35 Ill. Reg. 14946, effective September 9, 2011)