OFFICE OF CONSUMER CREDIT COMMISSIONER
Austin, Texas

INTERNAL AUDIT ANNUAL REPORT

Fiscal Year 2026

GARZA GONZALEZ & ASSOCIATES
CERTIFIED PUBLIC ACCOUNTANTS

OFFICE OF CONSUMER CREDIT COMMISSION
Austin, Texas

Internal Audit Annual Report

Fiscal Year 2026

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CERTIFIED PUBLIC ACCOUNTANTS

Finance Commission Members and
Audit Committee Members
Office of Consumer Credit Commissioner
Austin, Texas

We performed procedures to assess the effectiveness and efficiency of the Office of Consumer Credit Commissioner's (OCCC) internal control processes over the Business Registration & Professional Licensing Area (the Area); and, its compliance with applicable chapters of the Texas Finance Code, relevant rules of the Texas Administrative Code, and the Area's established policies and procedures, for the eight months ended April 30, 2026, and the Area's annual performance measures reported in fiscal year 2025.

Our audit procedures determined that OCCC's internal control processes over the Area were generally adequate, and no material instances of noncompliance were noted. However, we did identify certain matters, detailed in this report, that present opportunities for strengthening internal controls and enhance compliance with OCCC's policies and procedures and state requirements. Based on their degree of risk or effect in relation to the audit objectives, these matters were rated as Priority, High, Medium, or Low, as described in the "Summary and Related Rating of Observations/Findings and Recommendations" section of this report.

We also conducted follow-up procedures on findings and recommendations from the prior internal audit report. This report reflects the results and implementation status of those follow-up procedures, and includes all information required for compliance with State of Texas Internal Audit Report requirements.

This report was prepared by Garza Gonzalez & Associates, LLC, an independent Certified Public Accounting firm, following Generally Accepted Government Auditing Standards, International Standards for the Professional Practice of Internal Auditing, and the Institute of Internal Auditors' Code of Ethics contained in the Professional Practices Framework.

Garza Gonzalez
& Associates

July 17, 2026

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INTRODUCTION

The Office of Consumer Credit Commissioner (OCCC) operates pursuant to Chapter 14 of the Texas Finance Code, and under the oversight of the Texas Finance Commission, who appoints the Consumer Credit Commissioner.

The OCCC's primary functions are to:

- Regulate fairly, efficiently, and effectively, addressing both consumers and creditors by enforcing Texas credit laws and licensing qualified lenders;
- Educate consumers and credit providers about their rights, remedies, and responsibilities;
- Communicate collaboratively with and encourage communication among the credit industry, consumer public, and the agency; and,
- Protect and safeguard consumers against abusive and deceptive lending practices.

OCCC was granted Self-Directed, Semi-Independent (SDSI) status during the 81st Legislative Session. As an SDSI agency, OCCC is not required to have their budget approved by the Legislature; instead, the Finance Commission determines its spending authority or limits. OCCC's operating funds are generated from fees assessed to regulated businesses, with no reliance on legislative appropriations.

2026 Internal Audit Plan

OCCC's 2026 Internal Audit Plan, dated November 17, 2025, and approved by the Audit Committee and Finance Commission on December 12, 2025 was revised on January 26, 2026. Following are the internal audit functions to be performed, as identified in OCCC's revised 2026 Internal Audit Plan, and approved by the Audit Committee and Finance Commission on March 4, 2026:

- Risk Assessment & Preparation of the 2026 Internal Audit Plan
- Business Registration & Professional Licensing Audit
- Follow-up on Prior Year Internal Audits
- Preparation of the 2026 Internal Audit Annual Report
- Other Tasks

This report contains the results of the Business Registration & Professional Licensing Audit, the results of the follow-up procedures performed this year on the findings from the prior internal audit report, and information required for the State of Texas Internal Audit Annual Report.

I. Compliance with Posting Requirements

To comply with the provisions of Texas Government Code, Section 2102.015 and the State Auditor's Office guidelines, within 30 days of approval by the Finance Commission, OCCC will post the following information on its website:

- An approved fiscal year 2027 audit plan, as provided by Texas Government Code, Section 2102.008.
- A fiscal year 2026 internal audit annual report, as required by Texas Government Code, Section 2102.009.

OCCC will also post periodic internal audit reports on its website, unless the content is considered confidential or exempt from public disclosure under Texas Government Code Chapter 552. These periodic and internal audit annual reports will include any identified weaknesses, deficiencies, wrongdoings, or other concerns raised by internal audits and other functions performed by the internal auditor, as well as a summary of the actions taken by OCCC to address such concerns.

II. Consulting and Nonaudit Services Completed

The internal auditor did not perform any consulting services, as defined in the Institute of Internal Auditors' *International Standards for the Professional Practice of Internal Auditing* or any non-audit services, as defined in the *Government Auditing Standards*, 2024 Revision, Sections 3.64-3.106.

III. External Quality Assurance Review

The internal audit department's most recent *Peer Review Report*, dated January 20, 2025, indicates that its system of quality control has been suitably designed and conforms to applicable professional standards in all material respects.

IV. Internal Audit Plan for Fiscal Year 2026

The approved Internal Audit Plan (Plan) included one audit to be performed during fiscal year 2026. The Plan also included follow-up on prior year internal audit recommendations that had not been fully implemented as of fiscal year 2025, other tasks as may have been assigned by the Finance Commission or Audit Committee, and, preparation of the 2026 Internal Audit Annual Report.

Risk Assessment

Utilizing information obtained through the completed questionnaires received and background information reviewed, 12 potential[1] audit topics were identified. A risk analysis utilizing 8 risk factors was completed for each individual audit topic and then compiled to develop an overall risk assessment.

[1] Excludes the TFEE Fund Investment Portfolio Administration area, as it requires a biennial audit.

Following are the results of the risk assessment performed for the 12 potential audit topics identified:

HIGH RISK	MODERATE RISK	LOW RISK
Procurement/Contract Management/HUB	TFEE Fund Grant Administration	Payroll and Human Resources
Business Registration & Professional Licensing	Legal and Enforcement	Business Licensing
	Examinations	Management Information Systems (MIS) [Includes Disaster Recovery Plan]
	Fiscal Division (Includes Asset Management & Travel)	Complaint Intake and Investigation
	Revenue Accounting Process	Records Management

In the prior 3 years, the following audits and functions were performed by the internal auditor:

<u>Fiscal Year 2025:</u>
- Risk Assessment & Preparation of the Internal Audit Plan
- TFEE Fund Investment Portfolio Administration Audit (*Required Periodic Audit*)
- Business Licensing Audit
- Follow-up of the Prior Year Internal Audits
- Preparation of the Internal Audit Annual Report

<u>Fiscal Year 2024:</u>
- Risk Assessment & Preparation of the Internal Audit Plan
- Examinations: Data Collection Area Audit
- Follow-up of the Prior Year Internal Audits
- Preparation of the Internal Audit Annual Report

<u>Fiscal Year 2023:</u>
- Risk Assessment & Preparation of the Internal Audit Plan
- TFEE Fund Investment Portfolio Administration Audit (*Required Periodic Audit*)
- Human Resources and Payroll Audit
- Follow-up of the Prior Year Internal Audits
- Preparation of the Internal Audit Annual Report

The internal audits and other tasks performed for fiscal year 2026 were as follows:

Report No.	Audits/Report Titles	Report Date
1.	Business Registration & Professional Licensing Audit *Objective*: To assess whether OCCC's processes and controls in place over the Area ensure that OCCC consistently complies with established policies and procedures and applicable rules and regulations.	7/17/2026
1.	Internal Audit Annual Report – Follow-up of findings and recommendations that were presented in the Prior Year Internal Audit Report.	7/17/2026
-	Other Tasks Assigned by the Finance Commission or the Audit Committee	None

V. Executive Summary

Business Registration & Professional Licensing Area (Area)

Organizational Structure

The Licensing and Registration Department (Department) is overseen by the Director of Licensing, Finance, and Human Resources (Director), who reports to the Commissioner. The Department consists of a Manager, a Compliance Analyst, 2 License and Permit Specialists (Specialists), and 3 Customer Service Specialists (CSSs).

The Department is responsible for processing business registrations and professional licensing applications. In addition to processing applications, the Department provides customer service and technical support for the Application, Licensing, Examination, and Compliance System (ALECS) and the Nationwide Multistate Licensing System (NLMS).

Statutory Rules & Regulations

The following table outlines the governing provisions from the Texas Finance Code (TFC), Texas Occupation Code (TOC), and Texas Administrative Code (TAC) that are applicable to the Business Registrations and Professional Licenses regulated by the Area:

Type of License / Registration	Statute	Rule
Professional Licenses		
Residential Mortgage Loan Originators	TFC Chapter 180	TAC Chapter 2, A
Pawns Employees	TFC Chapter 371	TAC Chapter 85, A
Business Registrations		
Crafted Precious Metal Dealers	TOC Chapter 1956	TAC Chapter 85, B
Registered Creditors	TFC Chapter 345 TFC Chapter 347	TAC Chapter 86, A
Refund Anticipation Loan Facilitators	TFC Chapter 352	TAC Chapter 87, A
Debt Management Service Providers	TFC Chapter 394	TAC Chapter 88, A & B

Application Processing

General Process
Applications for business registrations and professional licenses are submitted electronically through either ALECS or NMLS, depending on the license or registration type. Application instructions and guides are available on the OCCC website to assist applicants in completing the application process.

Applicants are required to submit all applicable information, supporting documentation, and fees in accordance with the governing statutes and administrative rules. Once an application is complete and the required fees have been received, it is assigned for review by the Department staff. The assigned reviewer verifies compliance with the applicable statutory and regulatory requirements.

If required information or documents are missing, the reviewer will issue a *Request for Information* (RFI) through the applicable licensing system. The applicant is notified electronically and provided multiple opportunities to submit the requested information. Applicants who fail to respond within the prescribed timeframes receive a *Notice of Intent to Deny*, which provides 30 days to submit the requested information or request an appeal hearing. Applications that remain incomplete after the 30-day period are recommended for denial.

Applications that satisfy all statutory and regulatory requirements are recommended for approval. Upon approval, the applicable licensing system notifies the applicant electronically and provides access to the issued license or registration.

Both ALECS and NMLS maintain electronic records of application activity, including application status, assignments, RFIs, approvals, and supporting documentation. Criminal history records are maintained outside of the licensing systems.

ALECS
ALECS is used to process all business registration applications and Pawn Employee license applications. Applications for Registered Creditors, Refund Anticipation Loan Facilitators, and Crafted Precious Metal Dealers are automatically approved by ALECS once all required information has been submitted and the applicable fees have been paid.

Debt Management Service Provider (DMSP) registrations and Pawn Employee license applications require manual review by a Specialist before being submitted to the Director for final approval. Applications not approved by the Director are returned to the Specialist for additional action or follow-up with the applicant.

NMLS
NMLS is used to process Residential Mortgage Loan Originator (RMLO) license applications. A CSS performs the initial review of RMLO applications, generates periodic reports to identify pending applications, and coordinates RFIs with applicants. Once an application is complete, it is forwarded to a Specialist for final review and approval. Approved applications generate an automated notification to the applicant through NMLS.

<u>Renewal Procedures</u>

Business registrations and professional licenses are generally valid for one year. Renewal requirements vary by license or registration type.

RMLO Licenses
RMLO licenses are renewed through NMLS. Licensees submit a renewal application through NMLS, which verifies completion of required continuing education, payment of applicable OCCC licensing fees, and any required NMLS processing fees. A Specialist reviews each renewal application for compliance with applicable statutes and regulations.

Licenses not renewed by December 31 expire. Licensees may reinstate an expired license through the end of February by submitting a reinstatement application and paying the applicable reinstatement fee. After the reinstatement period expires, the individual must submit a new license application.

Business Registrations & Pawn Employee Licenses
Business registrations and Pawn Employee licenses are renewed through ALECS. Registrants and licensees submit a renewal application, certify the required information, and pay the applicable renewal fees. ALECS then automatically approves renewal applications without additional review by Department staff.

DMSP registrations that are not renewed by the expiration date expire and require submission of a new application.

As of April 30, 2026, the following applications were processed by the Area:

Application Type	License / Registration Type	Number of Applications
New Professional Licenses		
	Residential Mortgage Loan Originators	194
	Pawn Employees	112
	Total New Professional Licenses Issued	306
Renewed Professional Licenses		
	Residential Mortgage Loan Originators	233
	Pawn Employees	0
	Total Professional Licenses Renewed	233
	Total Professional Licenses Processed	**539**
New Business Registrations		
	Debt Management Service Providers	3
	Registered Creditors	934
	Refund Anticipation Loan Facilitators	420
	Crafted Precious Metal Dealers	2,675
	Total New Business Registrations Issued	4,032
Renewal Applications		
	Debt Management Service Providers	86
	Registered Creditors	5,007
	Refund Anticipation Loan Facilitators	2,025
	Crafted Precious Metal Dealers	641
	Total Business Registrations Renewed	7,759
	Total Business Registrations Processed	**11,791**

<u>ALECS Revenue Reconciliation</u>

OCCC performs monthly revenue reconciliations which include registration and license fees processed in ALECS. The Director obtains a report from ALECS that contains all transactions for the month. This report is reviewed to identify transactions that need to be reclassified to the appropriate account, as well as transactions that were in transit as of the end of the prior month, and transactions that are currently in transit and are expected to be processed in the following month. The Director then reconciles the transactions processed to the amount to the receipts on the bank statement. This reconciliation is then uploaded to the CAPPS system.

Performance Measures

Performance measures are reported to the Finance Commission at the end of each quarter. The Area's objective is to maintain a consistent focus on regulatory and agency compliance while completing prompt and thorough reviews of all business registration and professional license applications.

OCCC's performance measures reported by the Area include the total number of RMLOs and Pawn Employee applications processed within the reporting period. The totals are derived from the NMLS and ALECS databases, which maintain records of all RMLO and pawn employee applications, respectively. Application counts are generated through a monthly report and are subsequently compiled, reviewed and certified on a quarterly and annual basis.

In addition, the Area reports the total number of business registrations and professional licenses issued to the Finance Commission each quarter.

Audit Objective, Scope, And Methodology

Objective

The objective of the audit was to assess whether OCCC's established policies, procedures, and internal controls over the Business Registration and Professional Licensing Area are adequately designed, operating effectively, and comply with the applicable chapters of the TFC, TOC, and TAC.

Scope

The scope of this audit included the review and testing of selected functions performed by the Area during the 8-month period from September 1, 2025 through April 30, 2025 (audit period), and the annual performance measures reported for the Area in fiscal year 2025.

Methodology

The audit methodology included a review of applicable laws and regulations, the Area's established policies and procedures, and other relevant internal and external documentation. Remote interviews and correspondence were also conducted with OCCC personnel.

To achieve the objective of our audit, we performed the following procedures:

1. Reviewed and obtained an understanding of relevant sections of the Texas Finance Code (TFC), Texas Occupations Code (TOC), and Texas Administrative Code (TAC) for each industry.

2. Reviewed the Area's related policies and procedures, specifically:

    a. *New Application Procedures* for each type of registration and professional license.

    b. *Renewal Application Procedures* for each type of registration and professional license.

3. Gained an understanding of the business registration and professional licensing application review and approval process, procedures, and internal controls, including an overview of ALECS and NMLS, through remote interviews with relevant staff and review of various internal and external documentation, specifically:

    a. Review of Application Processing modules in ALECS and NMLS.

    b. Screenshots of various screens in ALECS and NMLS.

4. Obtained a report listing all the new and renewal applications processed by the Area during the audit period. From the report, we randomly selected 11 new and 11 renewal registration applications, and 20 new and 20 renewal professional license applications, to test for compliance with the Area's policies and procedures, and applicable sections of the TFC, TOC, and TAC. Specifically, we performed the following:

    a. Ensured that the NMLS MU4 Checklist (RMLOs) or a Tracker (Pawn Employees) is utilized to ensure all requirements are properly reviewed for the applicable type of application.

    b. Verified that notifications of deficient applications were sent within 14 calendar days of receipt of the application.

    c. Confirmed applications met the statutory requirements.

    d. Verified that the application was approved or denied by OCCC within 60 calendar days of the receipt of a complete application.

    e. Ensured the Licensing Specialist properly recommended the approval or denial of the applications tested.

    f. Verified that applications were approved / denied by the appropriate level of management.

    g. Confirmed that a Letter of Intent to Deny was sent to the applicant and the applicant was given 30 days to appeal or provide the missing information.

5. Obtained the *Executive Summary* containing the total business registrations and professional licenses as of the end of the 2nd Quarter of the 2026 Fiscal Year, which was presented at the April 2026 Finance Commission Board meeting and agreed the number of business registrations and professional licenses to reports generated by ALECS and NMLS.

6. Reviewed the ALECS Monthly Revenue Reconciliation procedures performed for April 2026 and agreed the Reconciliation to the supporting documentation.

7. Obtained the Licensing performance measures narrative from October 24, 2025, Finance Commission Board packet and agreed the number of business license applications processed within Fiscal Year 2025 to the supporting reports obtained from the NMLS system.

VI. Observations/Findings and Recommendations

SUMMARY AND RELATED RATING OF OBSERVATIONS/FINDINGS AND RECOMMENDATIONS

As OCCC's internal auditors, we used our professional judgment in rating the audit findings identified in this report. The rating system used was developed by the Texas State Auditor's Office and is based on the degree of risk or effect of the findings in relation to the audit objective(s). The table below presents a summary of the observations/findings in this report and the related rating.

Summary of Observations/Findings & Recommendations and Related Ratings		
Finding No.	**Title**	**Rating**
1	NMLS Checklist	Low
Observation No.		
1	Verification of Expiration and Renewal Dates	--
2	Pawn Employees – Processing Time	--

Description of Rating

A finding is rated *Priority* if the issues identified present risks or effects that if not addressed could critically affect the audited entity's ability to effectively administer the program(s)/function(s) audited. Immediate action is required to address the noted concern(s) and reduce risks to the audited entity.

A finding is rated *High* if the issues identified present risks or effects that if not addressed could substantially affect the audited entity's ability to effectively administer the program(s)/function(s) audited. Prompt action is essential to address the noted concern(s) and reduce risks to the audited entity.

A finding is rated *Medium* if the issues identified present risks or effects that if not addressed could moderately affect the audited entity's ability to effectively administer program(s)/function(s) audited. Action is needed to address the noted concern(s) and reduce risks to a more desirable level.

A finding is rated *Low* if the audit identified strengths that support the audited entity's ability to administer the program(s)/functions(s) audited or the issues identified do not present significant risks or effects that would negatively affect the audited entity's ability to effectively administer the program(s)/function(s) audited.

OBSERVATIONS/FINDINGS AND RECOMMENDATIONS

Report No.	Report Date	Name of Report	Observations/Findings and Recommendations
1	7/17/2026	Business Registration & Professional Licensing	**1. NMLS Checklist** Our review of OCCC internal procedures showed that the *NMLS MU4 Checklist* is to be used to track the review of each RMLO application to document and maintain a record of staff's review for eligibility of the information/documentation required to be submitted by statute, such as employment history, employment and criminal background checks, etc. However, we identified 13 applications out of our total sample of 33 RMLO applications where the checklist was not utilized. **Recommendation** We recommend that OCCC review the established practices over the review of RMLO applications to ensure that written policies and procedures are aligned. **Management's Response** The OCCC agrees with the recommendation. Policies and procedures for processing RMLO applications will be reviewed, and amended if needed, to ensure that they accurately reflect the expected practice for processing an RMLO application. **OBSERVATIONS** **1. Verification of Expiration and Renewal Dates** Our review of requirements for the issuance and renewal of Business Registrations and Professional Licenses by OCCC showed that the dates posted on the OCCC website relating to the expiration and renewal of Registered Creditor registrations were not consistent with the dates referenced in Texas Administrative Code Section 86.103. The Agency's website states Renewal Fees are Due on October 31st, and that Registrations will expire on December 1st. However, TAC Sec. 86.103 states that Registered Creditor Registration renewal fees are due by November 30th and registrations expire on November 30th. **Recommendation** We recommend that OCCC review the dates provided on their website to ensure they agree with the dates set by TAC Sec. 86.103. **Management's Response** The OCCC agrees with the recommendation and will review registered creditor renewal information on the agency website.

Report No.	Report Date	Name of Report	Observations/Findings and Recommendations
1	7/17/2026	Business Registration & Professional Licensing	**2. Pawn Employees – Processing Time** Per the Texas Finance Code Sec. 371.104 Approval or Denial of Application, not later than the 60th day after the date an application is filed, the Commissioner shall determine whether the applicant qualifies for a Pawnshop Employee license. Our review of 7 Pawn Employee applications identified 5 instances where the application was not approved/denied within 60 days. **Recommendation** We recommend that OCCC reviews its policies and procedures and reviews current practices to identify inefficiencies to improve the application review process and meet the established time limits. **Management's Response** The OCCC acknowledges that 5 of the 7 pawn employee applications were processed in excess of 60 days. Under Texas Administrative Code, §85.304 (f) the OCCC will ordinarily approve or deny a license application within 60 days after the date the application is complete. The OCCC may take more time where good cause exists, as defined by Texas Government Code, §2005.004 The OCCC strives to process pawn employee applications as promptly and efficiently as possible. However, the agency believes good cause exists for processing times that exceed the statutory timeframe due to factors including incomplete application submissions, staffing and workload limitations resulting from personnel budgetary constraints, and the substantial volume of incoming transition applications. Additionally, the agency's interpretation is that the statutory timeframe is directory rather than mandatory.

Report No.	Report Date	Name of Report	Observations/Findings and Recommendations	Status (Fully Implemented, Substantially Implemented, Incomplete/Ongoing, or Not Implemented) with explanation if not yet fully implemented
1	7/17/26	2026 Follow-Up	**Follow-Up of Prior Year Internal Audits** Following is the status of the recommendations made in prior years that had not been fully implemented. Business Licensing (Report date 7/18/2025)	
			1. Performance Measures OCCC management should perform a quarterly reconciliation between the Area's internal tracking spreadsheets and the reports generated from ALECS.	**Fully Implemented**
			2. Assessment Fees OCCC formally documents the process for placing applications on hold to defer assessment fees to help ensure the practice is applied consistently and transparently.	**Fully Implemented**
			3. Performance Measures (Observation) OCCC should continue its efforts in striving to meet the 60-day processing goal of 80% for business license applications. *Explanation for FY 2026 Status*: At the end of the 2nd quarter of fiscal year 2026, 48% of the business license applications were processed within 60 days.	**Incomplete/Ongoing**

VII. External Audit Services Procured in Fiscal Year 2026

OCCC procured the internal audit services documented in the approved Internal Audit Plan for fiscal year 2026. No other external audit services were performed.

VIII. Reporting Suspected Fraud and Abuse

OCCC has provided information on their website home page on how to report suspected fraud, waste, and abuse to the State Auditor's Office (SAO) by posting a link to the SAO's fraud hotline. OCCC has also developed a Fraud Prevention Policy that provides information on how to report suspected fraud, waste, and abuse to the SAO.

IX. Proposed Internal Audit Plan for Fiscal Year 2027

The risk assessment performed during fiscal year 2026 was used to identify the following proposed areas that are recommended for internal audit and other tasks to be performed for fiscal year 2027. The 2027 Internal Audit Plan will be developed and presented to the Audit Committee and Finance Commission, for acceptance and approval, at a meeting to be determined at a later date.

- Procurement & Contract Management
- TFEE Fund Investment Portfolio Administration Audit (*Required Periodic Audit*)
- Follow-up of Prior Year Internal Audits
- Other Tasks Assigned by the Finance Commission

ATTACHMENT

OFFICE OF CONSUMER CREDIT COMMISSIONER
History of Areas Audited
For Fiscal Year 2026

		Fiscal Year Audited/Reviewed										
	POTENTIAL AUDIT TOPIC	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2025**	**2026**
1	Business Licensing		B*	D							A	
2	Business Registration & Professional Licensing		A*/B*	D								A
3	Complaint Intake and Investigation			D				B*				
4	Examinations	A*		A*/D				A*		A		
5	Fiscal Division (Includes Asset Management & Travel)		B	C*/D*		C1*	A*	B				C*
6	Legal and Enforcement		B*	D				B*				
7	Management Information Systems [(MIS) Includes Disaster Recovery Plan] [a]		B*	D*	A1*		E	B*	E		E	
8	Payroll and Human Resources			C*	F*				A		F*	C*
9	Procurement/Contract Management/HUB		B	C*/D*								C*
10	Records Management					A						
11	Revenue Accounting Process		B	D				B				C*
12	TFEE Fund Grant Administration		A*	D								
Required Periodic Audit												
13	TFEE Fund Investment Portfolio Administration		A	D	A1		A		A		A	

[a] Periodic vulnerability scans are performed by the DIR or a third-party procured through the DIR, which are considered standardized reviews and therefore not reflected in this schedule by year.

Note: 1. Performance Measures are included in the scope of the applicable audit area(s).

2. Effective FY23 —
- All examinations-related areas were combined into the "Examinations" auditable area.
- Business Registration and Professional Licensing were combined into the "Business Registration & Professional Licensing" auditable area.

Legend (audits/reviews with an asterisk are considered limited scope for the audit area)

A Internal audit performed by Garza/Gonzalez & Associates, CPAs.
A1 Internal audit performed by McConnell & Jones LLP.
B Audit performed by the State Auditor's Office (SAO).
C Post-Payment audit performed by the Comptroller of Public Accounts (CPA).
C1 Overpayment Recovery audit performed by the CPA.
D Sunset Review performed by the Sunset Advisory Commission.
E IT assessment performed by the Department of Information Resources (DIR) or a third-party vendor procured through the DIR.
F Policy review performed by the Texas Workforce Commission.