



Commissioner Russell C. Weigel, III

September 17, 2025

Russell C. Weigel, III
Commissioner of Office of Financial Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0370

Re: Six-Month Audit Follow-up - Auditor General Report Number 2025-191 - *Office of Financial Regulation - Regulation of Retail Installment Sales Entities*

Dear Commissioner Weigel:

In accordance with Section 20.055(6)(h), Florida Statutes, the Office of Inspector General is required to provide a written response to the agency head on the status of corrective actions taken no later than six months after publication of a report on the state agency by the Auditor General.

The six-month response, as of September 15, 2025, is attached.

If you have questions or concerns, please contact me.

Sincerely,

Bonnie Deering
Inspector General

Attachment

cc: Joint Legislative Auditing Committee
Greg Oaks, Director, Division of Consumer Finance

Six- Month Audit Follow-up – Auditor General Report No. 2025-191

Office of Financial Regulation
Regulation of Retail Installment Sales Entities
Status as of September 15, 2025

DIVISION OF CONSUMER FINANCE - REGULATION OF RETAIL INSTALLMENT SALES ENTITIES

Auditor General Finding 1: Office controls over retail installment sales entity licensure applicant background checks need improvement.

<p>Auditor General Recommendation: We recommend that Division management ensure that all required background checks of retail installment sales entity licensees are conducted and appropriately documented in REAL system records.</p>	<p>Management Response Summary</p> <p>Concurrence: The Division of Consumer Finance concurs with the recommendation.</p> <p>The Division will update and implement procedures to ensure that all required background checks of retail installment sales entity licensees are conducted appropriately and documented in REAL system records. The Division will accomplish this by performing the following:</p> <ul style="list-style-type: none"> •Conduct training with all staff that utilizes Comprehensive Case Information System (CCIS) by September 1, 2025. •Implement specific procedures that require staff to double-check data entered in CCIS prior to submission to ensure it is correct by September 1, 2025. •Conduct training with all staff regarding updating both the REAL system data field and attachments by September 1, 2025. 	<p>Status: Complete</p> <p>Training was conducted in response to the Auditor General Operation Audit finding and recommendation that management ensure that all required background checks of retail installment sales entity licensees are conducted properly and documented in the REAL system records. Training was to be conducted with all staff that utilize Comprehensive Case Information System (CCIS) by September 1, 2025.</p> <p>Management met with all staff on August 21, 2025, and conducted a one-hour training session. The following items were discussed:</p> <p>Staff were instructed on how to enter information into the Comprehensive Case Information System to ensure that accurate results are obtained. We discussed entering the control person's birthday into CCIS (double-checking to ensure accuracy) and various methods of entering control person's names into the system, depending on the complexity of the name.</p> <p>Staff were instructed to attach and label all CCIS reports (those containing adverse history and those with no adverse history) in the attachment section of the application.</p> <p>Staff were instructed on how to notate in the Internal Background Check Action Step the date that the initial background check was conducted and the date that the final background check was conducted. After the initial background check is conducted, staff will list in the Criminal History section of the Internal Background Check Action Step the names of any control persons that have cases that require supervisor review and the number of cases. Staff will instruct the reviewer to "See Supervisor Review Action Step", which will include details of the cases to be reviewed. If there are no cases that require review, staff will indicate such. After the final background check is conducted, if any control persons have cases appear that require supervisor review that were not listed on the initial CCIS report, staff will list in the Criminal History section of the Internal Background Check Action Step the names of control persons with additional cases and the number of cases. Staff will instruct the reviewer to "See Supervisor Review Action Step", which will include details of the cases to be reviewed. If no new cases that require supervisor review are found, staff will indicate such.</p> <p>Staff were instructed on how to enter the results of background checks (both initial and final) into the Internal Background Review tab in the transaction checklist. After the initial background check is conducted, staff will note in the Internal Background Review tab the date that the initial CCIS reports were reviewed and list the names of control persons that have cases and the number of cases. If there are no cases, staff will indicate such. After the final background check is conducted, staff will note in the Internal Background Review the date that the final CCIS reports were reviewed and if any additional cases appeared. Staff will list the control person's name and the number of new cases. If no new cases are found, staff will indicate such.</p>
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