



WHOLESALE APPLICATION

| Company Information | | | |
|-------------------------------------|--|----------------------------|--|
| Company Name | | Company NMLS ID | |
| Address | | Business Tax ID | |
| City | | MERS ID | |
| State | | Entity Ownership/Structure | |
| Zip | | State of Inc /Org | |
| Website | | Length of Time in Business | |
| Company Phone | | Fiscal Year End | |
| Company Fax | | Hours of Operation | |
| Email | | Number of Employees | |
| Parent Company | | Number of Loan Originators | |
| DBA/Applicable States | | | |
| States Licensed To Do Business In: | | | |
| Branch Office Locations and NMLS #s | | | |

| Officers and Principal owners of the Company | |
|--|----------------|
| Name/Title: | % of Ownership |
| Name/Title: | % of Ownership |
| Name/Title: | % of Ownership |
| Name/Title: | % of Ownership |
| Name/Title: | % of Ownership |

Please provide a current resume on each person listed and a CREDIT REPORT/BACKGROUND INFORMATION AUTHORIZATION FORM

| Contact Information | | | | | |
|---------------------|-----------|-------|-------|-------|-----------|
| First Name | Last Name | Email | Phone | Title | Ownership |
| | | | | | |

| Insurance And Bond Information | | | |
|--|--|----------------|--|
| Fidelity Bonds | | | |
| Carrier Name | | Amount of Bond | |
| Expiration | | Phone | |
| Applicant agrees to maintain a minimum Fidelity Bond of \$300,000 while approved to submit loans | | | |

| State Surety Bonds | | | |
|--|--|----------------|--|
| Carrier Name | | Amount of Bond | |
| Expiration | | Phone | |
| Applicant agrees to maintain Surety Bonds in accordance with state regulations | | | |

| Error and Omissions | | | |
|---|--|---------------|--|
| Carrier Name | | Policy # | |
| Expiration | | Policy Amount | |
| | | Phone | |
| Applicant agrees to maintain Fidelity and Errors and Omissions coverage | | | |

| Mortgage Insurance | |
|--|----------------------|
| Does applicant have a master policy with any Mortgage Insurance Companies? | |
| Mortgage Insurance Company | Master Policy Number |
| | |
| | |
| | |
| | |

IF YOU ANSWER "YES" TO ANY QUESTION, PLEASE PROVIDE EXPLANATION/SUPPORTING DOCUMENTATION AS APPLICABLE

| Disclosures | |
|--|--------|
| | Answer |
| Has your company ever been named as defendant in a lawsuit, been involved in any criminal proceedings or litigation in the past 7 years? | |
| Has any principal or officers ever been named as defendant in a lawsuit, been involved in any criminal proceedings or litigation in the past 7 years? | |
| Has any principals or corporate officers ever been convicted of a crime? | |
| Has your company, and/or principals or corporate officers, ever filed for protection from creditors under any provision of the bankruptcy laws within the past seven years? | |
| Has your company, and/or principals or corporate officers, ever had a real estate or other professional license suspended, revoked or received any other disciplinary action from a regulatory agency? | |
| Has any lender enforced, or attempted to enforce, the Hold Harmless or Repurchase clause of their correspondent or broker agreement with your company and/or any principals or officers in the past 12 months? | |
| Has any investor requested the repurchase of mortgages or requested an indemnity in the last twenty four (24) months? If yes, provide information regarding # of loans, Demand Amount (settled and outstanding) | |
| Has your company ever had a Mortgage Insurance Master Policy cancelled or suspended for any reason? | |
| Has your company ever had unfavorable findings with regard to mortgage operations, included in any audit examination or report by FHA, VA, FNMA, FHLMC or any regulatory, supervisory or investigating agency? | |
| Has any owner, partner, officer, director of your company ever been affiliated with any company/business that was suspended by FHA, VA, FNMA, or FHLMC? | |
| Has there been a material change in company ownership, board of directors or senior management in the past 12 months? | |
| Does your company have a process in place to insure compliance with high cost and anti-predatory lending statutes for all applicable federal, state and if necessary local laws? | |
| Does your company have written hiring policies and procedures for checking all employees, including management, involved in the origination of mortgage loans (including application through closing) against the U.S General Services Administration (GSA) Excluded Party List? | |
| Does your company have written hiring policies and procedures for checking all employees, including management, involved in the origination of mortgage loans (including application through closing) against the HUD Limited Denial of Participation List (LDP List)? | |
| Does your company have written hiring policies and procedures for checking all employees, including management, involved in the origination of mortgage loans (including application through closing) against the Freddie Mac Exclusionary List? | |
| Does your company have an Anti-Money Laundering program in place? | |
| Have you initiated or terminated any affiliate relationships in the past 12 months? | |
| Does company follow the recommended quality control guidelines for responsible lending of either Fannie Mae or Freddie Mac? | |
| Is your company currently approved or sponsored to submit VA loans? | |
| Has your company ever been suspended from selling or servicing mortgages by any investors? | |
| Has your company ever entered into a supervisory agreement with any regulatory agency? | |
| Are loan audits performed internally? | |
| Has there been a material change in the way the company originates loans in the past 12 months? | |
| Has your company undergone any federal, state or agency regulatory review in the past 12 months? | |
| Has there been any Mergers, Sales, Transfers or other disposition of material assets in the past 12 months? | |
| Does applicant have documented policies and procedures used to approve and monitor appraisal vendors? | |
| Does applicant maintain compliance with FHA appraisal independence requirements? | |
| | |
| Affiliate Relations | |
| | Answer |
| Do any controlling persons, owners', directors or officers have a direct or indirect ownership interest in a Real Estate Sales Company? | |
| Do any controlling persons, owners', directors or officers have a direct or indirect ownership interest in an Appraisal Company? | |
| Do any controlling persons, owners', directors or officers have a direct or indirect ownership interest in a Title Company/ Settlement Agent/ Escrow Company or Closing Attorney? | |
| Do any controlling persons, owners', directors or officers have a direct or indirect ownership interest in a Construction or Home Improvement Company? | |
| Do any controlling persons, owners', directors or officers have a direct or indirect ownership interest in a Credit Repair Company? | |
| Do any controlling persons, owners', directors or officers have a direct or indirect ownership in any other general affiliate, i.e. Property Management, Accounting/Tax Prep Co., Loan Modification, etc.? | |

| Lender References | | | |
|---|--|-----------------------|--|
| Company Name | | Contact Name | |
| Phone | | Last 12 Months Volume | |
| Relationship (Yrs) | | % of Production | |
| Lender References | | | |
| Company Name | | Contact Name | |
| Phone | | Last 12 Months Volume | |
| Relationship (Yrs) | | % of Production | |
| Lender References | | | |
| Company Name | | Contact Name | |
| Phone | | Last 12 Months Volume | |
| Relationship (Yrs) | | % of Production | |
| Outside Vendor Services | | | |
| Does applicant utilize contract processing services? | | | |
| Company Name | | Contact Name | |
| Phone | | Relationship (Yrs) | |
| Does applicant utilize contract Quality Control services? | | | |
| Company Name | | Contact Name | |
| Phone | | Relationship (Yrs) | |
| Does applicant utilize Document Vendor services? | | | |
| Company Name | | Contact Name | |
| Phone | | Relationship (Yrs) | |
| Loan Origination System | | | |

The undersigned hereby certifies to the following:

- Our institution/company is duly organized and properly licensed under the laws of its state of incorporation and has the authority to enter into an agreement with Castle Mortgage Corporation.
- Our institution/company will act as an independent contractor and at no time may represent that it is an agent for, or on behalf of, Castle Mortgage Corporation.
- The financial statements submitted to Castle Mortgage Corporation are complete and accurate statements of the organization's financial condition.
- To the best of my knowledge and belief, the information and data contained herein are true and correct.
- Castle Mortgage Corporation is authorized to send us information via email to the addresses contained herein.

The undersigned declares that the foregoing information and all accompanying information are true to the best of his or her knowledge and belief. Castle Mortgage Corporation is hereby authorized to perform a due diligence review and to obtain verification of information with respect to client and each individual signing below (including character, business references and credit bureau reports) in connection with this Application and subsequent annual renewals. The undersigned further acknowledges that the due diligence review of client's background and experience may include screening through any applicable mortgage industry databases. A photocopy of this authorization may be used as duplicate original. Castle Mortgage Corporation will treat the information as confidential.

Wholesale Company Name: _____

By: _____ Title: _____

Signature: _____ Date: _____

ATTACHMENTS:

- Resumes of owners/partners, broker, officers/principals and key management
- Current financial statements (Balance Sheet and Profit & Loss Statement) dated within the past 4 months, certified and signed as accurate and complete by an authorized officer
- Based on company formation, documentation to ensure appropriate signors, copy of Corporate Resolution, Articles of Incorporation, Agreement indicating authorized signers as applicable
- Completed eSign Consent Form
- Completed and executed W-9 for licensed broker
- Signed Credit Authorization for broker of record and all owners with more than 10% interest

- Copy of E&O policy
- Copy of Fidelity Bond
- Signed Compliance Attestation form
- Signed Loan Fraud Zero Tolerance form
- Copies of Broker's Quality Control Policies and/or Procedures
- Completed Loan Compensation Plan form
- Completed Roster of Mortgage Loan Originators and Loan Processors
- Completed and signed Wholesale Mortgage Broker Agreement
- Additional items may be requested. These items may include, but are not limited to letters of explanation for third party review findings, derogatory credit or other file inconsistencies.