

Non-Bank Applicants

Please provide the following information about the Organization:

- Corporate formation documents
- Resumes of principal officers, senior management and owners with 5% or greater ownership interest
- 2 years' financial statements
- Most recent year-to-date financial statements
- QC Plan
- Copy of Fidelity Bond (and E&O, if applicable)
- Most recent investor scorecards from each investor
- Mortgage Broker Addendum for contract processing (if applicable)
- Third Party Processing Information form (if applicable)
- Certification of Third Party Processing (if applicable)

Bank and Credit Union Applicants

Please provide the following information about the Organization:

- Copy of Fidelity Bond and Errors and Omissions policy
- Most recent investor scorecards from each investor
- QC Plan
- Mortgage Broker Addendum for contract processing (if applicable)
- Third Party Processing Information form (if applicable)
- Certification of Third Party Processing (if applicable)

Please submit the above items to your Account Executive along with the executed Broker Agreement and the completed Application package.

Note: Additional documentation or information might be required.

Company Information

Full Legal Name*: _____

DBA Name(s): _____

Headquarters Address: _____

City: _____ State: _____ Zip Code: _____

Main Telephone Number: _____ Date Entity Formed: _____

Primary Contact Name: _____ Fax Number: _____

Entity Type: _____ State of Incorporation/Formation: _____

Primary Contact Email: _____

NMLS ID Number: _____ Tax ID Number: _____

Principal Owners and Officers

Name	Title	Phone	Email	Ownership %
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Affiliate Relationships

Does the company or any of its' shareholders have a direct or indirect interest in any closing agents, escrow companies, title companies, real estate agent/brokerages, appraisal companies or any other affiliated or JV relationship? Yes No

Name of Affiliate	Type of Business (AMC, Title, Escrow, Closing Agent, etc.)	Common Owner Name and ownership%	% of production using service
_____	None	_____	_____
_____	None	_____	_____
_____	None	_____	_____

Does the company share any management or employees with any of the Affiliates listed above? Yes No

What controls are in place to ensure the Affiliate is not used on any Stockton transaction, or that Stockton is notified in advance for QM purposes?

Business Overview

of Mortgage Loan Officers: _____ # of Non-Sales Staff: _____

YES NO

1. Has your company ever been rejected, suspended or terminated by FHA, VA, Fannie Mae, Freddie Mac, a private mortgage insurer, wholesale lender, warehouse lender or other investor? <i>If yes, please attach a letter of explanation.</i>		
2. Do you provide regular, ongoing training to your staff on federal / state / municipal high cost loans / predatory lending laws, ordinances and regulations at least annually? In-house Training Vendor		
3. Do you have detection controls in place to monitor compliance with federal / state / municipal high cost loans / predatory lending laws, ordinances and regulations?		
4. Do you have a written pricing policy which ensures loans are priced in compliance with fair and responsible lending principals such as federal / state / municipal high cost loan / predatory laws, ordinances and regulations and if so, is it part of your detection controls to monitor compliance with this policy?		
5. Does your company utilize contract or in house processing? <input type="checkbox"/> Contract <input type="checkbox"/> In-House <i>If your company uses Contract Processing, you will be required to complete and sign the Mortgage Broker Addendum and the Third-Party Processing Information form and the Contract Processing company will be required to complete and sign the Certification of Third-Party Processing.</i>		
6. Do you employ an individual who has been suspended, debarred, under a Limited Denial of Participation (LDP) or otherwise excluded from participation in FHA programs?		
7. Do you verify employee eligibility for all officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators and all other employees and Affiliates participating in HUD programs on or on behalf of your company, using the Limited Denial of Participation (LDP) list on at least an annual basis?		
8. Has your company ever had material unfavorable findings resulting in a fine, consent order or disciplinary action with regard to mortgage operations or servicing activities included in any audit, examination or report by FHA, VA, Fannie Mae, Freddie Mac or any regulatory, supervisory or investigative agency? <i>If yes, please attach a letter of explanation.</i>		
9. Has your company and/or any principle or corporate officers filed for protection from creditors under provisions of bankruptcy laws within the past 7 years? <i>If yes, please attach a letter of explanation</i>		
10. Does your company comply and conform to Fannie Mae or Freddie Mac Responsible Lending and Anti-Predatory Lending guidelines? <i>If no, please attach a letter of explanation</i>		
11. Does your company comply with the OFAC provision of the Patriot Act? <i>If no, please attach a letter of explanation</i>		
12. Does your company comply with the Information Security and Consumer Privacy provisions of the Gramm-Leach-Bliley Act? <i>If no, please attach a letter of explanation</i>		
13. Has any owner, officer, employee or affiliate been convicted of a crime or in a pending criminal proceeding for a financial crime or a crime involving honesty? <i>If yes, please attach a letter of explanation</i>		
14. Has any owner, officer, employee or affiliate been subject to an order, judgment or decree enjoining him or her from engaging in any activities in connection with any type of business transaction (including the purchase and sale of securities) or acting as or as an associate or affiliated person of an investment adviser, underwriter, broker, dealer, financial institution or any other business? <i>If yes, please attach a letter of explanation</i>		
15. As any owner, officer, employee or affiliate been employed by a company within two years prior to its debarment by the Department of Housing and Urban Development? <i>If yes, please attach a letter of explanation</i>		

Loan Production

Product Type	Year to date as of		Most recent year ending	
	# Units	\$ Volume	# Units	\$ Volume
Conforming and High Balance Conforming				
Non-Conforming (Jumbo)				
FHA				
VA				
USDA Rural Housing				
Total				
Purchase				
Refinance				

Top Investors by Volume

Investor Name	\$ Year to date as of	Most recent year ending
1		
2		
3		

Investor References

Company Name	Date Approved	Contact Name	Phone #	Email

Repurchase and Indemnification
Open

Type	# of Loans	Note Amount	Expected Loss/ Settlement Amount
Indemnifications			
Repurchase			
Settlements			
Make Whole			

Settled in the Last 12 Months

Type	# of Loans	Note Amount	Expected Loss/ Settlement Amount
Indemnifications			
Repurchase			
Settlements			
Make Whole			

Insurance

	Name of Provider	Limit Per Incident	Agent's Name	Phone Number
E&O Insurance				
Fidelity Bond				

Business Partner Bank Secrecy Act/ AML Certification

_____ (“Company”) certifies to Stockton Mortgage Funding that the Company understands its legal obligations under the Bank Secrecy Act and has adopted an Anti-Money Laundering Program (“AML Program”) that meets its obligations as outlined below and in the regulations:

1. The Company’s governing body has approved and adopted an AML program as required by 31 CFR Parts 1010 and 1029. The AML Program:
 - a. Includes and implements effective policies, procedures and internal controls;
 - b. Designates a qualified security/compliance officer;
 - c. Requires initial and ongoing training for all employees; and
 - d. Includes a procedure for audits of the effectiveness and compliance of the Program.
2. The Company has implemented a program or procedures to verify each customer’s identity and maintain the records used to verify the customer’s identity and in compliance with the BSA laws and implementing regulations.
3. The Company is committed to complying with these requirements and has instructed employees that it is mandatory to adhere to these standards to prevent the use of the Company or Stockton Mortgage Funding and/or its products and services for money laundering or illegal purposes.
4. Upon request, the Company will make any information and/or records required under the BSA and implementing regulations available to Stockton Mortgage Funding including the Company’s AML Program and supporting documentation, AML training materials and training records, and release of information as allowed by state and federal regulators.

Loan Estimate Disclosure Certification

The applicant understands it cannot submit a loan package that includes a broker disclosed float Loan Estimate with Stockton Mortgage Funding as the lender. In the event Stockton Mortgage Funding receives a loan package offered for submission that contains such a disclosed float Loan Estimate, the broker will be contacted and the loan may be rejected.

By signing below, I hereby certify that I have the authority to sign on behalf the the Company and certify that the Company has met and will continue to meet all of the responsibilities and obligations detailed in both sections above.

Authorized Signature for Business Partner

Date

Printed Name

Title

Certification and Authorization**Authorization**

By executing this Application, we authorize you, both before and after you approve our application to (i) make all inquiries, obtain all information and make all disclosures you deem necessary or advisable to verify the accuracy of the information contained in this Application; (ii) discuss with third parties our credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, mode of living, job performance and other job-related information; and (iii) obtain consumer reports, credit reports, business reference reports, criminal background checks, banking information and other reports concerning such topics as you deem necessary or advisable. We authorize any person or entity, including, without limitation, and consumer reporting agency, law enforcement agency, regulatory agency or financial institution, to give you any information it may have on us, and we authorize you to make all disclosures you deem necessary or desirable to such person and entities concerning your experience with us.

In addition, we consent and give you permission to submit our names for screening through any and all business or mortgage industry databases, including, without limitations, databases operated by Mortgage Asset Research Institute, Inc. ("MARI), such as the Mortgage Industry Data Exchange ("MIDEX"). Further we consent to the release by you of any information regarding incidents of fraud or misrepresentation involving us. We release and agree to hold harmless you, MARI, all MIDEX subscribers and any trade associations that endorse the MIDEX system from any and all liability for damages, losses, costs and expenses that may arise from the reporting or use any information submitted by us or other MIDEX subscriber to MARI, recorded in the MIDEX system and used in any way by you or any other MIDEX subscriber.

Finally, we authorize you to answer questions about your experience with us and to release to others any information that we provide to you or that you separately obtain in connection with Approved Activities. The term "You" and "Your" refers individually and collectively to Stockton Mortgage Funding. The terms "We" "Our" "Us" and "Company" refer individually and collectively to the business and its owners and officers who sign this form below. Information and reports authorized above may be obtained on the business and on the owners and officers who sign this form.

The undersigned and the Applicant each agree to update the information provided to Stockton Mortgage Funding in connection with this application in the event that any information provided to Stockton Mortgage Funding in connection herewith changes in any respect. The Applicant agrees to indemnify and hold Stockton Mortgage Funding harmless from and against any and all liabilities, damages, costs and claims resulting directly or indirectly from Stockton Mortgage funding reliance upon, use of or verification of all such information.

Stockton Mortgage Funding is hereby authorized to obtain verification of information from any source (including character and credit references). The undersigned hereby transfers and grants the right to use all information herein and all accompanying information to Stockton Mortgage Funding and its agents. All pages of this application including supplements and other information that is provided to Stockton Mortgage Funding are considered a part of this application, and therefore subject to this agreement.

Certification

Execution of this application certifies full compliance with the regulatory requirements of the Bank Secrecy Act (BSA), Anti Money Laundering (AML), Loan Originator Compensation Rule, Equal Credit Opportunity Act (ECOA), Truth in Lending Act (TILA), the Patriot Act and Office of Foreign Assets Control (OFAC) requirements. Seller is providing the information set forth in this Application to induce Stockton to approve it to submit residential mortgage loans to Stockton for broker or sale.

The undersigned, individually and in his/her capacity as an authorized officer or agent of the Broker Company ("Company") understands, represents, warrants and agrees that he or she is legally capable of binding Company, that the information provided herein is true, complete, accurate and not misleading to the best of the undersigned's knowledge and belief; and that this Application and related materials are being provided for the purpose of inducing Stockton to provide financing, extend credit and/or engage in transactions with Company; and that Stockton will rely upon, and will continue to rely upon, the information contained herein. The Company agrees to promptly notify Stockton of any material change in the information provided hereinabove.

Legal Name of Applicant

Typed Name and Title of Authorized Officer

Signature of Authorized Officer

Date

RESOLUTION OF THE BOARD OF DIRECTORS

I, the undersigned official of _____ (Company) do hereby certify that a special meeting of the Board of Directors (or members, if a limited liability company or partnership) was held on the _____ day of _____, 20____ pursuant to valid and effective Notice, where all required parties and members were present and accounted for, and where the following resolutions were proposed, debated, and passed by unanimous vote:

RESOLVED, that the Mortgage Broker Agreement with Stockton Mortgage Funding be and hereby is APPROVED as written, and that all exhibits, agreements, certifications, disclosures, and documents attached to, connected to, or part of the Mortgage Broker Application Package and delivered contemporaneously therewith are hereby APPROVED as written.

FURTHER RESOLVED, that each of the following named individuals shall be fully authorized and empowered to act on behalf of the company and to bind the company, including, without limitation, to sign, execute, transfer, assign and deliver all documents, items and things necessary to effectuate the brokerage of residential mortgage loans to Stockton Mortgage Funding:

(Name) (Title)

(Name) (Title)

(Name) (Title)

(Name) (Title)

There being no further business, witness my hand and company seal on this _____ day of _____, 20____.

SECRETARY

(SEAL)

User Identification

Company Name: _____

Please identify the Web User(s) for your company. If additional users are required, please submit additional forms. At least one User must be identified in order to establish your Web access.

Name:	_____	Title:	_____	
Email Address:	_____	Access all files?	YES	NO
Telephone:	_____	NMLS:	_____	

Name:	_____	Title:	_____	
Email Address:	_____	Access all files?	YES	NO
Telephone:	_____	NMLS:	_____	

Name:	_____	Title:	_____	
Email Address:	_____	Access all files?	YES	NO
Telephone:	_____	NMLS:	_____	

Name:	_____	Title:	_____	
Email Address:	_____	Access all files?	YES	NO
Telephone:	_____	NMLS:	_____	

Name:	_____	Title:	_____	
Email Address:	_____	Access all files?	YES	NO
Telephone:	_____	NMLS:	_____	

Name:	_____	Title:	_____	
Email Address:	_____	Access all files?	YES	NO
Telephone:	_____	NMLS:	_____	

Name:	_____	Title:	_____	
Email Address:	_____	Access all files?	YES	NO
Telephone:	_____	NMLS:	_____	

Primary Contacts

Please identify specific areas of responsibility, provide the primary contact information.

Specific Area of Responsibility: Sales

Name: _____

Email: _____

Specific Area of Responsibility: Processing

Name: _____

Email: _____

Specific Area of Responsibility: Post Closing

Name: _____

Email: _____

Specific Area of Responsibility: Repurchase and Indemnification

Name: _____

Email: _____

Specific Area of Responsibility: _____

Name: _____

Email: _____

Wholesale Compensation Selection Form

In compliance with Regulation Z of the Truth in Lending Act ("Regulation Z"), the undersigned wholesale broker (the "Company") hereby selects the following compensation to apply to all funded loans where the borrower(s) has chosen for Stockton Mortgage Funding to pay the Company's compensation ("Lender-Paid Loans") for the period starting on the _____ day of _____, _____. The Company will have the right to select different compensation on a quarterly basis by completing a Wholesale Compensation Selection Form prior to the first day of each calendar quarter ("Adjustment Date"). If the Company does not submit a new Wholesale Compensation Selection Form, the compensation selections currently in effect will continue to apply.

Any changes to the compensation selections will apply prospectively from the Adjustment Date based upon the earlier of the application (1003) or lock date. For example, if the Adjustment date is April 1st, the new compensation percentage will be applied to any Lender-Paid loan with an application date on or after April 1st, unless the loan is locked prior to that date, in which case the loan must be disclosed using the Company's compensation in effect prior to April 1st.

Compensation Percentage Election

Company selects a fixed _____% of the loan amount as compensation for all Lender-Paid Loans.
Company may select compensation percentages from 0.50% to 2.75% in 0.125% increments.

Your selection may limit the rebate that can be used towards closing costs on certain loans/products. Please also consider the QM 3% Points and Fees Caps, Higher Priced Mortgage Loan thresholds and federal and state high-cost tests when making your selection. All broker compensation, regardless of who pays it, is included in the QM Points and Fees Test.

Minimum and Maximum Compensation Elections

In addition to the fixed percentage chosen above, Company

- Elects the following minimum and/or maximum compensation amount(s) for all Lender-Paid Loans:
- | | |
|-------------------------|-----------------------|
| Minimum Compensation**: | Maximum Compensation: |
|-------------------------|-----------------------|
- **Minimum Compensation selection not to exceed \$3,000. Consider QM, HOEPA and HPML Thresholds when selecting Minimum Compensation.*

- Elects not to place a minimum or maximum compensation amount

Attestations and Confirmations

By executing this form, and whenever the Company receives compensation on a loan funded by Stockton Mortgage Funding, the Company represents and warrants that:

- The Company is operating in compliance with Regulation Z, the Broker Agreement and Stockton's guidelines and written policies regarding Regulation Z, including the Company's compensation arrangements with employees.
- On each Lender-Paid loan, (1) the payment received from Stockton Mortgage Funding will be the sole source of compensation received by the Company and its affiliates and (2) neither the Company nor any affiliate will charge or collect any additional fees for loan activities from the borrower.

Upon execution, this Wholesale Compensation Selection Form ("Form") shall become an integral part of the Company's existing Mortgage Broker Agreement with Stockton Mortgage Funding; as such Mortgage Broker Agreement is amended from time-to-time.

Company Name

Printed Name of Authorized Signer

Signature of Authorized Signer

Title

Date

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	Exempt payee code (if any) _____
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.	Exemption from FATCA reporting code (if any) _____
	<input type="checkbox"/> Other (see instructions) ▶ _____ 5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
	6 City, state, and ZIP code	
7 List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number											
				-			-				
or											
Employer identification number											
				-							

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.