



- Delegated Correspondent  
 OR  
 Mini-Banker

**Company Information**

Company Name		dba/applicable states	
Address		Company NMLS ID	
City		FDIC/NCUA	
State		Business Tax ID	
Zip		Entity Ownership/Structure	
Website		State of Inc /Org	
Company Phone		MERS ID	
Company Fax		Fiscal Year End	
Email		Hours of Operation	
Parent Company		Number of Employees	
States Licensed To Do Business In:			

**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

<b>Disclosures</b>	
	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 applicant 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 applicant 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 applicant 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 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?	
Have there been any material changes in warehouse lines, new or closed in the past 18 months?	
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?	
<b>Affiliate Relation</b>	
	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?	
<b>Investor Information</b>	
Investor Name	Contact Name
Phone	Last 12 Months Volume
Relationship (Yrs)	% of Production sold
<b>General Information</b>	
What % of your company's loan production is sold on a flow basis?	

What % of your company's loan production is sold on a bulk basis?	
What % of your company's loan production is sold on a best efforts basis?	
What % of your company's loan production is sold on a mandatory trade basis?	
What % of your company's loan production is sold on an assignment of trade basis?	

**Warehouse Information**

Company Name		Contact Name	
Phone		Relationship (Yrs)	
Approved Line Amount		% of volume sold	

Do you sell loans to this company?

**Agency Information**

Indicate with which of the following organizations applicant is approved to do business and list the number of loans and dollar amounts.

Agency Name	Approved	Approval Date	ID Number	# Loans	Amount Serviced
VA					
VA (Automatic Approval)					
FHA					
FHA(Direct Endorsement Designation)					
USDA					
Ginnie Mae					
Fannie Mae					
Freddie Mac					

**Historical Loan Production**

*Current Year To Date*

Loan Type	Dollar Volume	Number of Loans	Percentage by Dollar Volume
FNMA			
FHLMC			
FHA			
VA			
Reverse			
Jumbo			
Other			
Total:			
<i>Purpose</i>			
Purchase			
Refinance			
Total:			
<i>Origination Channel</i>			
Retail			
Wholesale			
Correspondent			
Net Branch			
Total:			
<i>Lien Position</i>			
First			
Second			
Total:			

*Most Recent Fiscal Year Ended*

Loan Type	Dollar Volume	Number of Loans	Percentage by Dollar Volume
FNMA			
FHLMC			
FHA			
VA			
Reverse			
Jumbo			
Other			
Total:			
<i>Purpose</i>			
Purchase			
Refinance			
Total:			
<i>Origination Channel</i>			
Retail			
Wholesale			
Correspondent			

Net Branch			
Total:			
<i>Lien Position</i>			
First			
Second			
Total:			
<i>Prior Fiscal Year Ended</i>			
<i>Loan Type</i>	<i>Dollar Volume</i>	<i>Number of Loans</i>	<i>Percentage by Dollar Volume</i>
FNMA			
FHLMC			
FHA			
VA			
Reverse			
Jumbo			
Other			
Total:			
<i>Purpose</i>			
Purchase			
Refinance			
Total:			
<i>Origination Channel</i>			
Retail			
Wholesale			
Correspondent			
Net Branch			
Total:			
<i>Lien Position</i>			
First			
Second			
Total:			

<b>Origination Methods</b>
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	Answer
What is your average total monthly origination volume?	
How long has your company been using third party origination (years) if applicable?	
How many third party originators are approved with your company?	
What is the minimum net worth requirements for third party originators to be approved?	
What is the minimum number of years' experience required for third party originators to be approved?	
Do you verify third party originator SAFE Act compliance?	
Do you have a recertification process for third party originators?	
Do you perform pre-funding quality control on third party originated loans?	
Do you perform post funding QC for TPO loans?	

<b>Outside Vendor Services</b>
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Does applicant currently utilize contract-underwriting service?			
Company Name		Contact Name	
Phone		Relationship (Yrs)	
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			

Servicing Information (if applicable)						
Do you perform loan servicing -						
Servicing Portfolio	Current Period			Prior Year		
	Units	Dollar Volume		Units	Dollar Volume	
Conventional Conforming						
Conventional Jumbo						
FHA						
VA						
Home Equity						
Total Volume						
Delinquency Information	Unit			Dollar (\$000)		
	60+	Foreclosure	REO	60+	Foreclosure	REO
Conventional Conforming						
Conventional Jumbo						
FHA						
VA						
Home Equity						
Total Volume						

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.

Correspondent Name: \_\_\_\_\_

By: \_\_\_\_\_ Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**ATTACHMENTS:**

- Resumes of officers and key management
- Most recent year audited financials and unaudited year to date balance sheet and Profit and Loss (P&L) Quality Control (QC) Policy and Procedure and most recent quarter QC test results
- 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
- Signed Credit Authorization for all owners with more than 10% interest
- Copy of E&O policy
- Copy of Fidelity Bond
- Copy of Agency Approval Letters
- Resumes of underwriters and evidence of delegated approval with FNMA/FHLMC and /or other investors
- Most recent investor scorecards from 3 investor references
- 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.