

## APPLICATION FOR WAREHOUSE LINE

### COMPANY INFORMATION

Legal Name of Company:					
D.B.A. (if applicable):					
Address:					
City:			State:		Zip Code:
Primary Contact Name:				Email:	
Phone Number:		Cell Number:		Fax Number:	
Line Amount Requested:				Date Founded:	
State of Incorporation:		NMLS #:		MERS ID:	
Federal Tax ID #:		Website address:			
Company Type:   C. Corp   S. Corp   LLC   Partnership   Sole Proprietor   Other:					

### CONTACT INFORMATION (Current resumes required)

	Name	Phone #	Email	Yrs. with Company	Yrs. of Experience
President/CEO					
Funding/Closing Manager					
Operations Manager					
Compliance Officer					
CFO/Accounting					
Secondary Marketing					

### OWNERSHIP INFORMATION

(Personal financial statement, tax returns and credit reports required if ownership is equal to or greater than 10%)

Name	Phone Number	Email	Title	% Ownership	SSN	DOB
				%		
				%		
				%		

### STATE & AGENCY APPROVALS

Fannie Mae	Approved: Y   N	Pending Approval	#:
Freddie Mac	Approved: Y   N	Pending Approval	#:
FHA	Approved: Y   N	Pending Approval	#:
VA	Approved: Y   N	Pending Approval	#:
States Licensed:			
Pending State Approvals:			
Branch Locations:			

### WAREHOUSE LENDERS (Pipeline and aging reports required)

Warehouse Lender	Contact	Phone	Email	Line Amount	Approval Date



## APPLICATION FOR WAREHOUSE LINE

### CURRENT INVESTOR RELATIONSHIPS (Current scorecards required)

Approval Type	Investor	Contact	Phone	Email	Monthly Volume	Relationship Since

### PRODUCTION DETAIL

	Projected - Next 12 months	Year-to-Date as of ( / /2017)	Actual - Year Ended 2016	Actual - Year Ended 2015
Total Volume (\$000,000)				
Total Units				

### Product Mix

Conventional	%	%	%	%
FHA	%	%	%	%
VA	%	%	%	%
USDA	%	%	%	%
Jumbo	%	%	%	%
Non-Agency	%	%	%	%
Average Loan Size				
% Broker	%	%	%	%
% Correspondent	%	%	%	%
% Purchase Originations	%	%	%	%
% Refinance Originations	%	%	%	%

### BUSINESS MODEL

Please describe your business model in summary format below and/or include any attachments. Explain, including but not limited to, your business platform, how leads are generated, growth plan regarding production and employees, priorities for the company in the coming year, any plans to change or modify your current business model:





## APPLICATION FOR WAREHOUSE LINE

After approval your NattyMac representative will provide you with the following for execution:

- Warehouse Line Agreement
- Unconditional Guarantee – all principals

The undersigned and company ("We") represent and warrant that the information provided is complete and accurate in all respects. We understand that this application is made for the purpose of inducing NattyMac to approve our request for a correspondent warehouse line with NattyMac. We authorize NattyMac to make such investigation of our financial condition and the representations contained in the application. We understand that this application shall remain the property of NattyMac for all purposes. We understand that NattyMac will continue to rely on this information being full and accurate until we provide you with notice in writing of any changes. We agree to notify you immediately of any adverse change affecting the company. The Federal Equal Credit Opportunity Act requires that all creditors, including Banks, Savings and Loans, small loan companies, retail stores and others, make credit equally available to all credit worthy customers without regard to sex, marital status, race, color, religion, national origin, age, the fact that all or part of applicants income is derived from a public assistance program, or the fact that this applicant has in good faith exercised any right under the Consumer Credit Protection Act or applicable state law.

By \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

By \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_



Below is a list of required documents to be included with the submission of the NattyMac application. Indicate if any of the required documents have recently been submitted to Stonegate Mortgage in the last 30 days.

## Company

1. NattyMac Application (wet signature)
2. Brief History of your Company
3. Corporate Financials
  - a. Most recent internal quarterly statements, signed & dated by owner/principal or CFO
  - b. If company has reported losses in the last 12 months, provide a letter of explanation
  - c. If net worth is \$500,000 or greater, provide last 2 fiscal year-end audited financial statements
  - d. If net worth is below \$500,000 provide the following:
    - i. Last 2 years company tax returns and current year extension, if applicable
    - ii. Last 2 fiscal year-end financial statements compiled by a CPA
    - iii. Company bank statements with "as of" date of internal statements
4. IRS Form W-9 - Completed, signed and dated
5. Articles of Incorporation/Articles of Organization - Including all amendments and DBA filings
6. Evidence of Good Standing from Domiciled State - Dated within 60 days of initial review date
7. NattyMac Officer's Certificate - Signed by each person authorized to execute legal documents for company
8. Full E&O and Fidelity Bond Policies - Minimum coverage required is based on warehouse line size. Upon closing NattyMac LLC must be named Loss Payee
9. Current Organizational Chart and Resumes of key management and operations personnel
10. Letters of Explanation needed from business questions (Questions 10-20 on page 3)
11. Aging Report(s) from Existing Warehouse Lender(s) including letters of explanation for loans aged greater than 45 days
12. Most Recent Investor Score Cards or Reference Letters less than 60 days old from all Investors, covering at least 75% of current production
13. Affiliated Business Arrangement Disclosure for all real estate, title, escrow or appraisal companies, Note that additional documentation could be required for ABAs.

## Ownership

14. For each owner with 10% or more ownership:
  - a. Personal Financial Statement - Signed and dated within 90 days
  - b. Last two years personal tax returns and current year extension, if applicable
  - c. Tri-Merge Credit Report for all Principals dated within 60 days or signed Credit Authorization for NattyMac to pull credit
  - d. Letter of explanation required if middle credit score is below 660
  - e. Resume
15. For corporate ownership, provide 2 years of parent's financials

## Operations and Loan Quality Control

16. Current resumes of Operations Managers and key personnel
17. Quality Control Plan, including pre-closing and post-closing audit procedures
18. Sample of Automated Compliance/Fraud Engine Report covering employment, income data, property valuation, title records, property flip detection, credit, OFAC and LDP/GSA screening
19. Red Flags Policy
20. Appraisal Policies showing appraisal independence that is AIR compliant

## Company Compliance

21. Loan Officer Compensation Plan in compliance with Dodd-Frank
22. Vendor Management Policy
23. Third Party Quality Control Contract, if applicable
24. Last Two QC Reports, including summary, management responses and corrective action for all deficiencies.
25. Last State or Bank Examination Report and any Sanctions within the last 12 months

## Emerging Banker

26. Detailed Broker to Banker Transition Plan
27. Fulfillment Company Contract (see approved list)

