



Mortgage Broker/Correspondent Recertification Application

This application is effective for 2019 and must be completed on a yearly basis per our initial contract terms.

Company Name: _____ DBA Name: (if applicable): _____

Name of Parent Company (if applicable): _____

Type of Business: Corporation Partnership Sole Proprietorship LLC

Corporate Office Address: _____

Phone: _____ Email: _____

Tax ID: _____ Date Organized: _____ State Organized: _____

Year End Date: _____ Broker's License #: _____ Expiration Date: _____

Type of Institution: Broker Banker Bank Credit Union Other

MERS Org ID: _____ No MERS Available

Universal Loan Identifier #: _____

Check here if you do not use a ULI due to not reporting HMDA

Application Contact Person: _____ Position: _____

Phone: _____ Email: _____

Principle Owners/Corporate Officers

Please complete this section ***ONLY IF there have been changes*** since signing the original contract with FSB. We do not pull credit, we pull a MARI report and your SSN is require for that sole function.

Name: _____ Position: _____ SSN: _____

Home Address: _____ City, State, Zip: _____

Ownership Interest % _____

Name: _____ Position: _____ SSN: _____

Home Address: _____ City, State, Zip: _____

Ownership Interest % _____



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Flanagan State Bank annually reviews its broker/correspondent lending relationships to ensure compliance with various regulatory and private investor entities. Please complete the following questionnaire and provide the required documentation where necessary.

1. Is your company or any of its principals currently involved in any pending litigation? If so, please attach a detailed response. Yes No

2. In the past year, has your company or any of its principals been sanctioned, reprimanded or suspended by any regulatory body? If so, please attach a detailed response. Yes No

3. Please list any state licenses that have been revoked, suspended or retired in the past year:

4. Has your company or any of its employees been investigated or accused of any incidents involving mortgage fraud? If so, please attach a detailed response. Yes No

5. Has your company been investigated or cited for any incidents involving deceptive advertising? If so, please attach a detailed response. Yes No

6. Do you use a third-party quality control vendor? Yes No

If yes, who?

7. Have any wholesale lenders terminated their relationship with your company for cause?

Yes No If yes, please attach a brief explanation.

8. Please attach a copy of your most recent P&L and Balance sheet along with the previous year's tax return for the business.

9. Please complete and return the attached "annual attestation"

Appraiser Roster Confirmation

If you are a correspondent customer, please provide your appraiser roster for our records. You may attach a copy.

Appraiser	Company	Phone



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By signing the acknowledgement below, you are certifying that you follow Home Valuation Code of Conduct regulations and Appraiser Independence requirements when ordering appraisals.

Recertification Acknowledgement

I hereby acknowledge and represent, to the best of my knowledge, that the above responses to Flanagan State Bank's Annual Re-certification are true. I hereby acknowledge and represent that, in support of the above affirmations, I have provided Flanagan State Bank with full and complete explanations when so directed. Finally, I hereby acknowledge and represent that I am authorized to complete this form on behalf of my/our company and/or its principals.

Signed: _____ Company: _____

By: _____ Date: _____

Title: _____



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MORTGAGE LOAN ORIGINATOR COMPENSATION RULES CERTIFICATION AND ANNUAL ATTESTATION

I certify that _____ (company name) has implemented written policies and procedures to ensure compliance with all aspects of the rules regarding compensation for mortgage loan originators adopted by the Federal Reserve Board on August 16, 2010. I also certify that we will ensure that any subsequent revisions to the policies and procedures will be in compliance with the rules.

In addition, I agree to attest on an annual basis that we have complied with all aspects of the Federal Reserve Board rules. Any adverse, negative or irregular findings from audits or examinations that indicate our noncompliance with any provision of the Federal Reserve Board’s rules must be promptly provided to Flanagan State Bank unless prohibited by law.

Lender Paid Option: Please note that this page only applies to brokered loans. It will not apply to any loans that are completed as a Correspondent loan. This will only apply to the Lender Paid Compensation following the most current rules and guidelines.

Flat Fee Option: This option is not available through FSB as a Lender Paid choice. Flat Fee is available as a borrower paid compensation option.

**Please note: for any Lender Paid Compensation that is 2.25% or higher, FSB will require the broker to use the Underwriting Fee Waiver Adjustment to “buy out” the Underwriting Fee using the rate to allow the loan to pass the QM Points and Fees test. This will be an automatic assumption and our Lock Desk will reject loans that do not complete the locks to include this adjustment.

Please check the box to acknowledge this information and confirm compliance with the Underwriting Fee Waiver

Flanagan State Bank will allow compensation to be set by state for brokers that are doing business in multiple states. Please complete for each state you are operating in:

State	Lender Paid Compensation
	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps
	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps
	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps
	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps
	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps
	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps
	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps
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	<input type="checkbox"/> 100 bps <input type="checkbox"/> 150 bps <input type="checkbox"/> 175 bps <input type="checkbox"/> 200 bps <input type="checkbox"/> 225 bps <input type="checkbox"/> 250 bps <input type="checkbox"/> 275 bps

By (signature): _____

Print Name: _____

Title: _____ Company NMLS ID: _____



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We want to make sure that you have the most up to date rates, announcements and that all of your LO's and Processors have the correct access to our system. Please update us on **any new employees** that you have added this past year.

Company Name: _____ DBA: _____

Doing business as: Assisted Corr Correspondent Sr. Correspondent Delegated Correspondent

Company NMLS: _____ Company Tax ID: _____

Company FHA ID: _____ Company VA ID: _____

The following information is for all account types

Please tell us who is new to your company and needs access to our submission portal!

Please note for Mortgagebot Access: **Processor option** will have access to assigned Loan Officers files, **Loan Officer option** will only see their files and **Manager option** will allow viewing of all files in pipeline. Each Loan Officer or person who will originate must have an NMLS assigned to the financial institution. If the NMLS does not confirm this information, a log in will not be assigned.

Name of employee	Role/Title Email Address	Mortgagebot Access?	Daily Rate Sheet Delivery?	E-Sign Disclosure Set Up?	4506T Transcript Ordering Access?
		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Processor Only <input type="checkbox"/> Loan Officer Only <input type="checkbox"/> Manager	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Processor Only <input type="checkbox"/> Loan Officer Only <input type="checkbox"/> Manager	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Processor Only <input type="checkbox"/> Loan Officer Only <input type="checkbox"/> Manager	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Processor Only <input type="checkbox"/> Loan Officer Only <input type="checkbox"/> Manager	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If further users are needed, please add an additional page with the information needed.



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Correspondent/Assisted Corr/Delegated Corr Information updating:

Loan Programs you will originate as Corr: USDA VA Conventional FHA (must have HUD approval to close in your name or this will be a brokered program)

Who will be insuring your VA or USDA files? FSB or Correspondent

Who will be submitting your files to USDA for Conditional Commitments? FSB or Correspondent

Will FSB prepare your closing docs? yes, for all programs No, we will prepare closing docs or
 Closing Docs will be needed from FSB on these programs only: USDA FHA VA Conventional

Who will order MERS Number? FSB or Correspondent

Purchase Advice Contact Name : _____ Phone: _____

Email: _____

If using a warehouse line, provide the following info:

Name of Warehouse Lender: _____ Contact: _____

Phone: _____ Amount of Line: _____

Suspense Condition Contact: _____ Email: _____

Vendor List for disclosure set up and CD Set up:

Foundation Inspection Company: _____ Phone: _____

Address: _____ City _____ State: _____ Zip: _____

Fee: _____ License #: _____

Pest Inspection Company: _____ Phone: _____

Address: _____ City _____ State: _____ Zip: _____

Fee: _____ License #: _____

Survey Company: _____ Phone: _____

Address: _____ City _____ State: _____ Zip: _____

Fee: _____ License #: _____

Title Company/Closing Attorney: _____ Phone: _____

Address: _____ City _____ State: _____ Zip: _____

State License # _____ Email Address: _____



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Contact Name: _____ Phone: _____ Email: _____

Title Company Fee Name		Amount to be shown on LE
Closing/Settlement Fee		
Lender's Title Policy		
CPL Fee		
Chain of Title		
Courier Fee		
Email Fee		
Wire Fee		
Search/Exam Fee		
Owners Title Policy		
Endorsements		
Doc Prep		
Other Fees to be shown on LE/CD	Paid to	
Recording Fee		
Origination Fee		
Processing Fee		
Courier Fee		
Appraisal Fee		
Credit Report		
Flood Cert		
VOE Fee		

Please include the fees that are typically on your LE/CD. The fees can be adjusted and customized for each file when the file is being prepared for initial disclosure. These fees will be a starting point for preparing the LE and CD.

The names/descriptions provided are suggestions. You may cross out these names and replace with your own.

By completing this form, you are giving permission for Flanagan State Bank to email rates, announcements and other correspondence pertaining to doing business with Flanagan State Bank.



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Please check if you are interested in the following services or need set up completed for the following services Flanagan State Bank provides:

- Initial Disclosure/Early Doc Preparation
 - E-Sign
 - Training for FHA, VA, USDA for your institution
 - Warehouse Line for funding loans
 - Transcript ordering set up – order through Partners with FSB’s account. Training provided!
 - Training for income calculation, Using Mortgagebot or any other training (please specify what you would like):
-

We will be contacting you to set up these services. Who should we contact: