

LOANSTREAM CORRESPONDENT APPLICATION PACKAGE - CHECKLIST

Please thoroughly complete this LoanStream Correspondent Application Package and provide the items listed below.

LoanStream Correspondent Approval Application

2 Company overview or brief corporate narrative/history (only required if < 1 year of correspondent company experience) 3 Articles of Incorporation, LLC, or Partnership Resolution, including any DBA filings and Amendments 4 Resumé of Principal Officer(s) 5 Most recent quarterly unaudited financial statements (Balance Sheet and Profit & Loss) and previous two years of audited financial statement 6 IRS Request for Taxpayer Identification Number and Certification (Form W-9) signed by principal officer 7 Affiliated Business Arrangement (ABA) Disclosure, if applicable 8 Errors and Omissions (E&O) Insurance/Fidelity Bond full policy with minimum \$330,000 coverage 9 Warehouse Lender Approval Letter 10 Sample Ballee Letter 11 Company Organizational Chart 12 Company St "Goodbye letter 13 Conforming Conventional Delegated approval requires proof of \$1 MM Minimum Net Worth, plus: 14 Government Delegated approval requires proof of \$1 MM Minimum Net Worth, plus: 15 Most recent three (3) months 'QC Reports, including insuring detail of Company's last 10 Gov't loans 14 Government Delegated approval requires proof of \$1 MM Minimum Net Worth, plus: 14 Government Delegated approval requires proof of \$5 MM Minimum Net Worth, plus: <td< th=""><th>1</th><th></th><th>Thoroughly completed LoanStream Correspondent Approval Application signed by principal officer or owner of > 10% of the Company</th></td<>	1		Thoroughly completed LoanStream Correspondent Approval Application signed by principal officer or owner of > 10% of the Company
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L T C DECKTOL STUU SDODSOLSDID FEEL MAGE DAVADIE IO VELERADS AGMUDISTRAUOD ULADDOOVED DVT SMU			Check for \$100 Sponsorship Fee, made payable to Veterans Administration (if approved by LSM)





Third-Party Origination (TPO) Consideration

18 TPO approval requires the following Minimum Net Worth requirements, based on TPO approval level: Delegated Correspondent TPO = \$10 MM Non-Delegated Correspondent TPO = \$5 MM Wholesale TPO = \$2.5 MM 19 Completed LSM TPO Questionnaire 20 Seller's TPO Approval Requirements 21 Seller's TPO QC Requirements Mandatory Consideration 22 Mandatory approval requires Conforming Conventional Delegated Underwriting Approval with LoanStream Mortgage Correspondent Division, plus: Completed LSM Mandatory Questionnaire Hedging Policy and Procedures Bid Tape sample LoanStream Mortgage will review the application package and verify the information provided. Any missing or incomplete information may result in delays.

LSM-F-COR_APPLPKG | Rev. 04/25/2023



COMPANY OVERVIEW

Α.

Legal Company Name			
Company DBA(s)			
Tax ID #		Website	
Company LEI #			
Primary Address			
Primary City, State, Zip			
Primary Contact Name		Title	
Contact Phone		Email	
Date Organized/Incorpora	ated	NMLS ID	
	rrespondent Lending	MERS Originator ID Pricing Engine Used:	
Appraisal Ordering		Panel Management Both	
		AIR policies and procedures along with internal order	ring process.)
Parent Company Name (i	fapplicable)		
Number of Full-time Emp	oloyees (excluding MLOs)	# of Mortgage Loan Originators (MLC	Ds)
Number of Branches (in a	ddition to Company)		
Loan Production Summa	Ŋ		
Production Channel	-	Percent of Overall Production	
Retail		%	
TPO – Wholesale	e (3 rd Party)	%	
TPO – Correspor	ident (4 th Party)	%	
Agency Approvals (Please	e mark all that apply and pro	ovide Company's Agency ID for each.)	
• • • •		FHA/HUD Approved	
		Ginnie Mae Seller/Servicer	
USDA/Rural Housing Ser	vice	US Dept of Veterans Affairs (VA)	
Company Officers (Please	provide Name Title and B	usiness Phone for each Company Officer.)	
Officer N		Position/Title	Phone
			_



B. COMPANY CONTACTS

General Contact	
Phone	Email
Phone	Email
Underwriting Contact	
Phone	Email
Billing Contact	
Phone	Email
Post-Closing	
Phone	Email
Final Docs Contact	
Phone	Email
Compliance Contact	
Phone	Email
First Payments Contact	
Phone	Email
Recertification Contact	
Phone	Email
Website Security Admin 1	
Phone	Email
Website Security Admin 2	
Phone	Email

Servicing Toll-free Number

If no toll-free phone number, does your company accept collect calls from borrowers?

Yes No

	C. LOAN PRODUCTION BREAKDOWN						
Product Type	Prior Year		Current YTD to		Projected to		Serviced Volume
	Loan Count	\$ Volume (in Millions)	Loan Count	\$ Volume (in Millions)	Loan Count	\$ Volume (in Millions)	\$ Volume (in Millions)
Fannie/Freddie		\$		\$		\$	\$
FHA/VA/USDA		\$		\$		\$	\$
Non-QM		\$		\$		\$	\$
Jumbo Prime		\$		\$		\$	\$
HELOCs/2nds		\$		\$		\$	\$
		\$		\$		\$	\$
(Other)							



D. WAREHOUSE LENDERS

Please list <u>all</u> current warehouse providers (attach a separate sheet if necessary) and attach wire instructions for each.

Warehouse Len	ider 1			Contact		
Phone			Email			
				🗌 No		
	1der 2					
Phone						
Credit Line <u>\$</u>		Non-QM	Allowed 🗌 Yes	🗌 No		
	1der 3					
	1 der 4					
Warehouse Len	1der 5			Contact		
				🗌 No		
		E.	INVESTO	DRS		
Please list prim	ary investors/lenders	to which you ha	ave sold or broke	ered loans in th	ne last 12 months	
Investor 1				Contact		
Relationship	Correspondent	Wholesale	☐ Both			
Product Types					Delegated UW	Yes No
Investor 2					0	
Relationship	Correspondent	Wholesale	Both			
Product Types		—			Delegated UW	Yes No
Investor 3						
Relationship	Correspondent	Wholesale	🗌 Both	Phone		
Product Types			% of Total	Volume	Delegated UW	Yes No
Investor 4				Contact		
Relationship	Correspondent	Wholesale	Both	Phone		
Product Types		_	% of Total	Volume	Delegated UW	Yes No
Investor 5				Contact		
Relationship	Correspondent	Wholesale	Both	Phone		
Product Types	- '	—	% of Total		Delegated UW	Yes No



F.

Agency Phone

LOANSTREAM CORRESPONDENT APPROVAL APPLICATION

Expiration Date

ERRORS AND OMISSIONS (E&O) INSURANCE/FIDELITY BOND

Please provide the insurar	nce carrier(s) for Company's E&O coverage and Fide	elity Bond.
E&O Insurance Provider		Limit per Incident \$
Issuing Agency	Age	nt
Agency Phone	Policy #	Expiration Date
Fidelity Bond Provider		Limit per Incident \$
Issuing Agency	Age	nt

Policy #

G. AUTHORIZATIONS AND CERTIFICATIONS

By signing this application, you agree that LoanStream Mortgage ("LSM") may, at its discretion, provide information to you and/or your Company via fax, telephone, and/or email using the phone numbers and email addresses provided herein (or to other telephone, fax, and email addresses as provided by you from time to time) and/or by courier, US Mail, the Internet, computer, and/or other means. You agree to provide updated fax, telephone, and email addresses to LSM. Information provided may pertain to pricing, rates, available programs, specials, and other topics to keep you abreast of product opportunities and changes in the marketplace and/or how LSM conducts business. You also agree to provide LSM with annual Recertification through LSM or its designated vendor.

This authorization may only be rescinded in writing to:

Client Approval Department OCMBC, Inc. dba LoanStream Mortgage 19000 MacArthur Blvd., Suite 200 Irvine, CA 92612

The undersigned Applicant declares that the information contained in this application and all accompanying supporting documentation is true and authentic to the best of their knowledge and belief. Applicant understands that **LSM** is relying on said information in making its business decision to approve Applicant. **LSM** and/or its affiliates are hereby authorized to obtain verification of the information from any source, including credit checks, reference inquiries, and background checks of the Applicant, its Principals, and Owners, in connection with this LoanStream Correspondent Approval Application. A photographic copy of this authorization may be used as a duplicate original. **LSM** will treat the information obtained as confidential.

Printed Name	Title
Signature	Date



H. OWNER AUTHORIZATIONS AND CERTIFICATIONS

Please complete all fields below; this section must be executed by all owners with 10% or more ownership.

I HAVE AT LEAST 10% OWNERSHIP INTEREST IN THE COMPANY AND CERTIFY THE FOLLOWING:

I certify that I am duly authorized to complete this application and grant consent on behalf of the Company named herein for the purposes of establishing and maintaining a business relationship with LoanStream Mortgage ("LSM"). I certify that all information contained in this application is true and correct in all respects. By signing below, I hereby give LSM authorization to obtain and/or verify information, including a credit report for the Company and all executive officers and/or owners from any source during this application process and semi-annually thereafter. LSM is also authorized to submit the name of the Company and all employees of the Company at any time for screening through any mortgage industry background database. The undersigned hereby releases, discharges, and exonerates any person or entity providing information to LoanStream in connection with this application and any recipient of such information, including LSM or its representatives, from any and all liability of every nature and kind arising from or in connection with the furnishing, receipt, and review of such information.

Owner 1 - Name	% Owned		
Company Title	Phone		
Residential Address	SSN		
City, State, & Zip	Birthdate		
Signature	Date		
Owner 2 - Name	% Owned		
Company Title	Phone		
Residential Address	SSN		
City, State, & Zip	Birthdate		
Signature	Date		
Owner 3 - Name	% Owned		
Company Title	Phone		
Residential Address	SSN		
City, State, & Zip	Birthdate		
Signature	Date		
Owner 4 - Name	% Owned		
Company Title	Phone		
Residential Address	SSN		
City, State, & Zip	Birthdate		

Signature



DISCLOSURE / DUE DILIGENCE

For any question answered ' Yes ' below,	, please submit written documentatior	n for the original finding and r	esponse or
a letter of explanation.			

١.

Company History Questionnaire Y			
1	Has your Company ever been suspended by any Investor from selling or servicing mortgages?		
2	Has your Company and/or its principals or corporate officers been named as a defendant in a lawsuit for alleged fraud or misrepresentation?		
3	Has your Company ever been involved in, or is your Company currently involved in litigation?		
4	Has your Company and/or its principals or corporate officers filed for protection from creditors under provision of the bankruptcy laws within the past seven years?		
5	Has your Company and/or its 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?		
6	Have any of your principals and or any person named on this application (employed by your Company) ever been convicted of a crime or are now named as a defendant in any current criminal proceeding?		
7	Has your Company ever entered into a supervisory agreement with any regulatory agency?		
8	Has any lender enforced or attempted to enforce the Hold Harmless or Repurchase clause with your Company and/or any principals or officers?		
9	Does any principal, owner, or employee of your Company have any affiliated or familial relationship with a LoanStream Mortgage employee?		
10	Has your Company had any unfavorable findings with regard to mortgage operations/activities, including but not limited to any audit, examination, or report by Fannie Mae, Freddie Mac, Ginnie Mae, HUD, OTS, VA, or any other federal or state regulatory/investigatory agency?		
11	Does your Company currently have any outstanding repurchase demands with investors?		
Fo	r any question answered ' No ' below, please submit a written letter of explanation.		
С	ompany Compliance Questionnaire	Yes	No
12	Does your Company comply with the capital requirements of each state and federal agency with jurisdiction over your lending practices?		
13	Does your Company comply and conform to Fannie Mae/Freddie Mac Responsible Lending and Anti- predatory Lending Guidelines?		
14	Does your Company comply with Appraiser Independence requirements?		
15	Does your Company comply with the Patriot Act?		
16	Does your Company comply with the Gramm-Leach-Bliley Act?		
17	Does your Company have procedures for checking all employees against the US General Services Administration (GSA) Excluded Parties list, HUD Limited Denial of Participation (LDP) list, or any other government or public exclusionary list?		
18	Does your Company comply and conform to Fannie Mae/Freddie Mac quality control guidelines?		
19	Does your Company maintain a Business Continuity Plan (BCP)?		
20	Does your Company maintain procedures to collect and report first mortgage payments due to you?		
۱h	ave read all above Due Diligence statements and certify the responses to them are true and correct.		

Signature



J. AFFILIATE RELATIONSHIPS

Does your Company have any affiliation with any of the following entities? (Affiliation is defined as having	Yes	No
ownership in, partnership interest with, or family or other close personal relationship.) Accounting or Tax	\square	\square
Preparation Company, Appraisal Management Company or Appraiser, Building Contractor or Developer,		
Credit Bureau Service, Escrow Company, Property Management Company, Realty Company, or Title		
Company		

If 'Yes,' please complete the fields below to disclose those relationships.

1. If your Company has an affiliation with any of the above-mentioned companies, please list them here:

Entity 1 - Name	Phone
Business Address	
City, State, & Zip	
Entity 2 - Name	Phone
Business Address	
City, State, & Zip	
Entity 3 - Name	Phone
Business Address	
City, State, & Zip	
Entity 4 - Name	Phone
Business Address	
City, State, & Zip	
Entity 5 - Name	Phone
Business Address	
City, State, & Zip	

- 2. If you are affiliated with a Closing Agent or Escrow Company, please also provide the following:
 - a. A copy of your Quality Control Plan to assure no conflict of interest due to your affiliated business arrangement.
 - b. Proof of Errors and Omissions (E&O) insurance policy in the affiliated Closing Agent/Escrow Company's name with minimum coverage of \$1,000,000.

I certify the above information is true and correct.

Printed Name

Title

Date

Signature



CORPORATE RESOLUTION

I hereby certify that I am the Secretary of _____ Corporation of the State of _____

_____, and that as Secretary I have custody of the records

of this Corporation, and by virtue of such action, the Board of Directors passed the following resolution at a meeting dated ______, which is now in force and is not in conflict with the Charter or Bylaws of the Corporation.

Κ.

RESOLVED, the officers and agents of this Corporation appointed and named below are hereby authorized in the name of and on behalf of the Corporation to enter into an agreement with OCMBC, Inc. dba LoanStream Mortgage (**LSM**) to sell loans, and that these individuals are each and severally authorized to sign on said agreement and on behalf of the Corporation and to effect any changes with respect thereto.

FURTHER RESOLVED, these individuals are each and severally authorized to enter into commitments with **LSM** and to execute any and all other documents on behalf of this Corporation.

FURTHER RESOLVED, this Corporation shall remain in force until **LSM** receives, at its office, a certified copy of a resolution of this Corporation to the contrary, revoking all previous authorization heretofore given. The revocation of previous authorizations with respect to said account shall not affect the validity of any item signed by the person or persons at the time authorized to act.

Authorized Agent Printed Name	Email Address	
Authorized Agent Signature	Date	
Authorized Agent Printed Name	Email Address	
Authorized Agent Signature	Date	
Authorized Agent Printed Name	Email Address	
Authorized Agent Signature	Date	
Authorized Agent Printed Name	Email Address	
Authorized Agent Signature	Date	
IN WITNESS WHEREOF, I have executed this resolution in my capacity as Secretary of this Corporation this		
day of, in the year of		