



MORTGAGE BROKER RECERTIFICATION

Company Name:		Date:
Broker Contact:	Account Executive:	

ANNUAL RECERTIFICATION CHECKLIST

Required Documentation

- Mortgage Broker Annual Recertification Form
- Copy of Mortgage Officer License, Broker License and Branch License(s)
- Signed and Dated Most Recent P & L Statement and Balance Sheet (Min. of \$25,000 required)
If there's been a change in Broker of Record, Senior Officers, Ownership, manager(s), and Branch Manager(s)
- Updated Resumes of Broker of Record and all Principal(s)/Senior Officers, Manager(s) and Branch Manager(s)
- Updated Credit Consent form signed by principals, owners, partners, and broker of record
- Updated FCRA Background Check Authorization

Thank you for your continued support partnering with Cake Mortgage Corp. ("CMC"). Please return the completed renewal package to your Account Executive for recertification.



MORTGAGE BROKER RECERTIFICATION

Company Information				
Legal Name of Entity:				
Doing Business As:				
Street Address (No P.O. Box):				
City:		State:	ZIP Code:	
Phone:	Fax:	Company E-mail:		
Contact Person:		Contact E-mail:		
Type of Business:	Sole Proprietor <input type="checkbox"/>	Corp. <input type="checkbox"/>	S. Corp. <input type="checkbox"/>	Partnership <input type="checkbox"/>
				Federal Tax ID: (SSN# if Sole Prop)
Date Incorporated:		County:	State:	
Principal(s) / Senior Officer(s)				
Name		Title	SS #	% Owned
				%
				%
				%
				%
<i>CMC may order a credit report on one or more principals listed above. If a report is needed, we will contact the above in advance prior to ordering any credit report.</i>				
Are you owned, controlled, or a subsidiary of any other entity? Yes <input type="checkbox"/> No <input type="checkbox"/> (If Yes, Name of Entity)				
Is the company or any person affiliated* with any other real estate related business, such as builder, property management, insurance, escrow, realty, contractor, loan modification company, appraisal, or credit repair company? (If Yes, please provide the following information on each affiliated company)				
<i>*Affiliated is defined as having an ownership in, partnership, have interest in, or family/close personal relationship</i>				
NAME		ADDRESS		
Are you closing loans under your license or an affiliated Closing Agent/Escrow or Title Company? Yes <input type="checkbox"/> No <input type="checkbox"/>				
NAME		ADDRESS		
Broker of Record				
Broker of Record:		License #:		
Broker NMLS #:		Date Issued:		
Company NMLS #:		Expiration Date:		
Home Address:		Email:		



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References: List Three (3) Lenders with Whom You Are Approved

Company	Contact Person	Email	Phone #

If licensed approved by any of the following entities, the following information is required.

FHA/HUD No.:	Date Approved:
Veterans Affairs No:	Date Approved:
Fannie Mae No:	Date Approved:
Freddie Mac No:	Date Approved:

Branch Offices:

Address	Branch Manager Name, NMLS #

Productions

Product Type	Year to Date Volume		Previous Year's Volume	
	Dollar Amount	% of Total	Dollar Amount	% of Total
FNMA / FHLMC "A" Paper	\$	%	\$	%
Jumbo "A" Paper	\$	%	\$	%
FHA	\$	%	\$	%
VA	\$	%	\$	%
Other	\$	%	\$	%
Total	\$	%	\$	%



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Disclosures		
1.) Is there any pending litigation involving any principals/owners?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2.) Has applicant ever been suspended from brokering loans or has its approval status revoked by any lender?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3.) Have you ever been a Defendant in a Lawsuit Initiated by a Lender, Investor, or any party involved in a loan transaction?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.) Have you ever been disciplined or have unfavorable findings by a local, state or federal regulatory agency?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5.) Have you been required to repurchase a loan(s) from lenders or investors in the past 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes to 1-5, please attach a complete detailed explanation and supporting documentation.		
6.) Does your company have an internal audit system to verify authenticity of the information contained in your loan? If yes, please attach documentation.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Authorization and Certification		
<p>The undersigned applicant(s) authorize(s) the release to CMC. of any and all Information(s) about the applicant(s) deemed necessary by Cake Mortgage Corp. and is hereby authorized to obtain verification of this information from any source in connection with this mortgage broker application. The applicant(s) also agree(s) from time-to-time, Cake Mortgage Corp. may request and secure additional information from mortgage brokerage.</p> <p>The undersigned hereby certify that Mortgage Broker is in good standing with any all applicable regulatory agencies. The undersigned further certify that said Mortgage Broker is not a defendant in any litigation alleging fraud, misrepresentation or dishonest acts. I/We certify that all information contained in this Mortgage Broker application are true and correct to the best of his/her knowledge and belief.</p>		

Signature	Date
Broker (Company) of Record (Print)	Title
Signature	Date
Principal / Senior Officer (Print)	Title

Signature	Date
Principal / Senior Officer (Print)	Title
Signature	Date
Principal / Senior Officer (Print)	Title

OFFICE USE ONLY

Org Code:	Acct. Exec.:	Broker ID:
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AUTHORIZATION TO CONDUCT BACKGROUND CHECK FAIR CREDIT REPORTING ACT DISCLOSURE AND AUTHORIZATION

Notice of Intent to Procure Consumer Report

Pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681 *et seq.* ("FCRA"), this notice is to inform you that as part of our evaluation for consideration of your application to be a correspondent seller with Advantage Capital Lending, Inc and, if applicable, ongoing monitoring of your status as a correspondent seller, we may, from time to time, obtain and review consumer report(s) and/or investigative consumer report(s) concerning you and

A consumer report is any written, oral or other communication of any information by a consumer reporting agency bearing on a consumer's credit standing, character, general reputation, personal characteristics, or mode of living which is used or collected for the purpose of serving as a factor in establishing the consumer's eligibility for employment. For example, a consumer report may contain, among other things, information about your credit history, civilian and/or military criminal record, driving record, civil judgments and liens, your educational background and/or your work history.

These report(s) will be obtained through the following companies:

Credit Plus

31550 Winterplace Pkwy
Salisbury, MD 21804
(800) 258-3488

LexisNexis

555 West Fifth Street, Suite 4500
Los Angeles, CA 90013
(800) 253-4182

If we obtain a consumer report about you, and if we make a decision that directly and adversely affects you, based in whole or in part on the information in the consumer report, you will be provided with a copy of the consumer report and a summary of your rights under FCRA. You are free to contact the Consumer Financial Protection Bureau about your rights under FCRA, as a consumer, with regard to consumer reports and consumer reporting agencies.

You have the right to make a written request, within a reasonable period of time after receiving this notice, for additional disclosures as to the nature and scope of any consumer report(s) we obtain. You are also entitled to receive a copy of the Consumer Financial Protection Bureau's publication, "A Summary of Your Rights Under the Fair Credit Reporting Act" a copy of which is attached to this disclosure and authorization form. You may have additional rights under state law.

Authorization to Conduct Background Check:

By signing below, I hereby voluntarily authorize Cake Mortgage Corp., Credit Plus, LexisNexis and/or such other consumer reporting agency or background check company as Advantage Capital Lending, Inc may direct, to conduct a credit and background check on me and

and to provide the results to Cake Mortgage Corp. I hereby voluntarily authorize Cake Mortgage Corp. to consider the consumer reports and background check reports when making decisions regarding my application to be a correspondent seller or, if applicable, my continued status as a correspondent seller. I understand this report may contain information as to my character, general reputation, personal characteristics, or mode of living, such as my work habits, work performance and experience, reasons for discipline or termination from any current or prior employment, history of earnings, credit worthiness, credit standing or credit capacity, criminal convictions, driving history, and other related matters.

By signing below, I authorize any present or past employer, supervisor or agent of the employer; high school, college, university or other institution of learning; local, state or federal court; department of motor vehicles, military branch or the national personnel records center; state sex offender registry, state licensing board, state workers' compensation agency, credit bureau, personal or professional reference, companies engaged in the financing or purchasing of mortgage loans, liquidity providers, government agencies and any other company or commercial enterprise in the discretion of Cake Mortgage Corp. to release records or information to Cake Mortgage Corp., Credit Plus or such other consumer reporting company as Cake Mortgage Corp. may direct concerning my name, criminal history, motor vehicle history, social security number, earnings history, credit file, address history, educational history, character, reputation, and employment (including documented reasons for termination or discipline) and any relevant information relating to and release those businesses from any and all liability for any damage that may result from my authorization to furnish this information. I understand that I have rights under the Fair Credit Reporting Act, and may have additional rights under state laws, including the rights discussed above. This authorization shall be valid in original, faxed or photocopied form.

Printed Name _____
First Last Middle

Title _____

Social Security # _____

Date of Birth _____

Home Address _____

Street _____
City State Zip Code

Signature: _____ Date: _____