

Thank you for choosing ResMac, Inc. as your Lender. Please complete the Recertification Package with original signatures, include all required documentation, and email to Productionsupport@ResMac.com. Thank you.

Please return:

- Executed Annual Recertification Request (attached)
- Year-end 2016 financial statements signed by an officer of the company
- Copy of E&O insurance, if applicable
- **VA Originators:** Mail a check in the amount of \$100.00 payable to Veteran's Administration, to 5400 Broken Sound Boulevard NW, Suite 600, Boca Raton, Florida 33487 – Attention: Production Support.

** Please note – if your VA Letter of Recognition for sponsorship with ResMac is dated in the 4th quarter of 2016 you do not need to send the \$100 check.*

ANNUAL RECERTIFICATION REQUEST

Date of Application: _____

Company Name: _____

D/B/A: _____

Contact Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ Fax: _____ Toll Free: _____

Email: _____ Website: _____

Officers/Directors/Principals: Complete if changes have occurred in the past 12 months.

| Name and Title | Social Security | Date of Birth | Email Address |
|----------------|-----------------|---------------|---------------|
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General Information:

Within the last three (3) years, has your organization, its owners, its broker(s) of record or any of its employees (i) had any formal complaints filed against them with a federal or state mortgage banking/broker regulatory authority; (ii) has been found in violation of any mortgage banking/broker federal or state regulatory authority's statutes or regulations; or (iii) had an order entered against them by a federal or state mortgage banking/broker regulatory authority or (iv) been denied, suspended or revoked a registration or license by a federal or state mortgage banking/broker regulatory authority?

 Yes No

If Yes, please provide details: _____

Is there any pending litigation involving the owners of the Organization or the Organization itself?

 Yes No

If Yes, please provide details: _____

Has your organization ever been suspended from brokering loans to another lender or had its approval status revoked by another lender?

Yes No

If Yes, please provide details: _____

Within the last 12 months, has your Organization been asked to indemnify and/or repurchase any loan obligation?

Yes No

If Yes, please provide details: _____

Company is in compliance with all state and federal regulations including the TILA-RESPA Integrated Disclosure Rule.

Yes No

If No, please provide details: _____

Company has an AML/BSA Policy in place and is current and all employees have completed their annual training:

Yes No

If No, please provide details: _____

If the company is approved for FHA and is sponsored by ResMac, company certifies that it is in compliance with FHA guidelines and requirements.

Yes No N/A

Does your organization, its owners, its broker of record or its employees have an affiliation or ownership interest in any ancillary mortgage related business? (Examples of ancillary interest include: escrow company, virtual escrow, closing attorney, title company, credit repair, real estate appraiser, home improvement, construction, real estate, tax preparation.)

Yes No

If yes, complete the form below:

| Business Name | Address | License Number (if applicable) | How long in business | Business Manager | Services Provided |
|---------------|---------|--------------------------------|----------------------|------------------|-------------------|
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| Origination Volume | Conventional | FHA/VA |
|------------------------------|--------------|--------|
| Actual Prior Year | | |
| Estimate Volume Current Year | | |

Warehouse Lines of Credit or Other Funding Sources:

| Financial Institution Name | Line of Credit Amount | Credit Facility Type | Contact Name and Phone Number | Expiration / Renewal Date |
|-----------------------------------|------------------------------|-----------------------------|--------------------------------------|----------------------------------|
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Authorization:

I hereby authorize ResMac, Inc., or its affiliates to conduct a background check regarding any of the information provided on this application, including, without limitation, obtaining a credit report for any of the individuals listed on this application as owner, broker of record or employee of the Organization. In connection with this authorization, I hereby certify that I have obtained all required consents and approvals of all individuals listed on this application to authorize ResMac, Inc. and its affiliates to conduct such background checks and obtain such credit reports on such individuals.

Signature: _____

Typed Name: _____

Title: _____ Date: _____

Signature: _____

Typed Name: _____

Title: _____ Date: _____

Signature: _____

Typed Name: _____

Title: _____ Date: _____

Signature: _____

Typed Name: _____

Title: _____ Date: _____

BROKER AGREEMENT

THIS BROKER AGREEMENT ("Agreement") is made and entered into this _____ day of _____, 20____, by and between ResMac, Inc., a Florida corporation ("ResMac") with its principal place of business at 5400 Broken Sound Boulevard NW, Suite 600, Boca Raton, FL 33487 and _____ ("Broker") a _____ with its principal place of business at _____.

RECITAL:

Broker desires to submit application packages for residential mortgage loans to ResMac (the "Loan Applications") on behalf of its customers ("Borrowers") and ResMac desires to offer residential mortgage loans ("Loans") to these Borrowers in accordance with the terms and conditions of this Agreement.

AGREEMENT

NOW, THEREFORE, in consideration of the mutual undertakings herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. Loan Originations.

1.1 Submission of Loan Applications. Broker may submit Loan Application packages to ResMac in accordance with this Agreement. Each Loan Application package shall be submitted by Broker in accordance with ResMac's Wholesale Guide or Manual, as revised from time-to-time, on forms approved by, and in a manner acceptable to ResMac. Each Loan Application shall be reviewed by ResMac in accordance with the loan programs and underwriting standards in existence upon receipt of a fully completed Loan Application package. Upon its submission of a Loan Application package, Broker shall be deemed to have assigned all of its right, title, and interest in the Loan Application package and any resultant Loan, including any servicing rights, to ResMac.

1.2 Broker's Responsibilities in Connection with Loan Originations. Broker shall assist in assembling a complete Loan Application package and in closing the Loan, all in an accurate and timely manner. The services required of Broker with each Loan Application may vary depending upon the Borrower's individual credit and financial circumstances as well as the specific property serving as collateral for each Loan. A list of these services is set forth on Exhibit "A" attached hereto. Broker is not authorized or empowered to accept or clear any lending conditions of ResMac.

1.3 Broker's Responsibilities with Respect to Post-Closing Documents. Broker shall, upon request from ResMac, take all actions necessary post-closing, in a timely and accurate manner, to obtain any documents deemed appropriate or desirable in ResMac's sole and absolute discretion to remedy any matter necessary to enable ResMac to sell or convey or obtain guarantees for a Loan. The failure, refusal and/or neglect of Broker to comply with this requirement shall constitute and Event of Default (hereinafter defined) and entitle ResMac to exercise a right of set off with respect to any amounts due Broker.

1.4 Non-Exclusive Independent Relationship. Broker may originate and submit Loan Applications to other lenders and ResMac may originate and accept Loan Applications from other independent mortgage brokers, including Loan Applications for mortgage loan programs which may not be offered to Broker. Broker shall be deemed an independent contractor and not an agent or employee of ResMac.

2. Term of Agreement.

This Agreement shall remain in full force and effect for a period of one year from the date hereof and shall automatically renew itself for successive one year periods unless either party elects to terminate this Agreement. This Agreement may be terminated by either party at any time upon five (5) business days' written notice. ResMac shall not be obligated to offer Loans to Broker's Borrowers once a notice to terminate has been given by either party unless a commitment has been issued by ResMac to such Borrowers prior to such notice by either party.

3. Compensation.

3.1 Broker's Fees. Broker's fees shall be determined by Broker and set forth in the Lender Paid Broker Compensation Election form to be completed by Broker contemporaneously herewith. Subject to all other provisions of this Agreement, Broker's fee shall be payable by ResMac when a Loan is closed and funded by ResMac provided Broker has: (a) obtained in writing from ResMac a firm commitment for ResMac's interest rate, discount rate and ancillary fees; (b) successfully negotiated with the Borrowers any fees in excess of ResMac's fees for the Loan; and (c) negotiated a spread premium fee from ResMac for the Loan, if applicable. ResMac's pricing is published on a daily basis and is often adjusted several times throughout the day. All pricing is subject to change without notice and no Loan is price protected until ResMac has issued a written lock confirmation. Broker shall not be entitled to any fee if a Loan does not fund, regardless of the reason. In the event that any fees negotiated by Broker exceed those payable under applicable law, ResMac may reduce such fees to a level which is in compliance with applicable law, without prior notice to Broker. Broker's fees are payable only after ResMac has first deducted all of its fees and charges from the loan proceeds.

3.2 Early Payoff Reimbursement. If a Loan is either paid off within the first one hundred eighty (180) days from the closing of the Loan or if any one or more of the first four (4) payments due under a Loan are not paid within thirty (30) days of the due date for any such

payments, Broker shall refund any and all fees, yield spread premium or other compensation paid to Broker by ResMac in connection with such Loan within fifteen (15) days from receipt of a demand from ResMac for such refund. Broker shall also be responsible for the payment of any costs and fees incurred by ResMac in connection with the Loan and the refund of the compensation from Broker under this section, including without limitation, any servicing fees, attorney's fees any costs. Broker stipulates that this requirement is reasonable compensation for lost income and out-of-pocket expense incurred by ResMac and is not penal or punitive in nature.

4. Broker's Representations. Broker represents as of the date hereof; at the time the Broker submits a Loan Application hereunder; and at the time of settlement of each Loan hereunder, that all representations, covenants and warrants are and shall be true and correct and complete. A list of the representations being made by Broker hereunder are set forth below in this Section 4, (the "Representations"). The Representations contained in Section 4 hereof and elsewhere in this Agreement shall survive the expiration, termination or cancellation of this Agreement or any subsequent agreement hereunder and the sale or assignment of any Loan.

a) Broker's Authority. Broker has the full power and authority and capacity to enter into this Agreement. This Agreement has been duly authorized, executed and delivered by Broker and constitutes a valid and binding obligation of Broker enforceable in accordance with its terms. The performance of Broker's duties under this Agreement will not violate the provisions of any other agreement to which it may be a party or of any court order, judgment or decree to which it may be subject.

b) Compliance with Laws of Applicable Jurisdictions. Broker is qualified to do business, is in good standing and has all licenses and permits necessary to conduct its mortgage brokerage business that are required by all the applicable jurisdictions from which all Loans originate and where the real property securing the Loans is located.

c) Absence of Claims. There is not pending or threatened any suit, action, arbitration, or legal, administrative or other proceeding or governmental investigation, nor has there been any allegation of fraud or of high delinquencies by another mortgage banker, against Broker or by any of its current or former loan officers or other employees.

d) Compliance with Applicable Laws. Each Loan Application and each resultant Loan represents a bona fide transaction that has been carried out in accordance with ResMac's guidelines as well as all applicable laws, rules and regulations which may apply to the solicitation, placement and closing of mortgage loans, including, but not limited to, the making of all required disclosures correctly to all persons entitled to receive them within the time specified under such laws or rules and regulations, which shall include but not be limited to: (a) *Real Estate Settlement Procedures Act of 1974, as amended, Regulation X*; (b) *Fair Credit Reporting Act*; (c) *Equal Credit Opportunity Act-Regulation B*; (d) *Truth-In-Lending Act-Regulation Z*; (e) *CFPB Tila-Respa Integrated Disclosure Rule* and applicable regulations of the *Federal Home Loan Bank Board* and the *Comptroller of the Currency*.

e) No Untrue Statements. None of the statements or information contained in any document submitted with or included as part of the Loan Application package, or any document reviewed in connection with ResMac's underwriting decision, contains or will contain any misleading, false or erroneous statements, or omit facts necessary to make such statements or information accurate and understandable in every respect. All documents submitted are genuine and each mortgage and mortgage note is the legal valid and binding obligation of the maker thereof and is enforceable in accordance with its terms, except only as such enforcement may be limited by bankruptcy, insolvency, reorganization, and all parties to each loan had full legal capacity to execute all loan documents and convey the state therein purported to be conveyed and each loan document has been duly and properly executed by all parties there to and acknowledged, where required; all certified copies of original documents are true copies of the originals; the documents, instruments and agreements submitted for loan underwriting were not falsified and contain no untrue statement of material fact or omit to state a material fact required to be stated therein or necessary to make the information and statements therein not misleading; no fraud was committed in connection with the origination of the loan. All other representations as to each such loan are true and correct and meet the requirements and specifications of all parts of this Agreement. Broker understands that by making this warranty contained in this subparagraph it is warranting the accuracy of all information contained in any Loan Application package submitted to ResMac, whether or not broker has knowledge of or reason to suspect, any inaccuracy.

f) Fraud Prevention. Broker shall advise each of its agents and employees that any individual participating in fraud or similar activity increasing the risk of delinquency may be subject to immediate termination. Broker shall cooperate in any fraud, delinquency or other investigations conducted by ResMac, or any institutional investor or regulatory agency. ResMac shall have the right to conduct quality control audits during Broker's normal business hours and to review those files related to Loan Application packages submitted to ResMac. Broker shall provide to ResMac copies of any written reports on regulatory audits of Broker's business and operations within five (5) business days of receipt of such reports.

g) Appraisal. Each Loan file contains an appraisal of the subject property signed prior to the approval of the Loan Application by a qualified appraiser, who had no interest, direct or indirect, in the subject property or in any loan made on the security thereof; and whose compensation is not affected by the approval or disapproval of the mortgage loan application. The appraisal was prepared in accordance with appraisal practices generally acceptable to institutional investors and includes information concerning comparable property values. At the time that the appraisal was made, the appraiser was in compliance with all applicable licensing and certification requirements in the state in which the subject property is located. The appraisal contains no false or intentionally misleading statement of material fact, and the appraiser has not intentionally withheld information necessary to prevent any material fact from being misleading. The appraisal is of a form customarily accepted by investors in residential mortgages.

h) Control of Documents. Except where Borrower has been asked to submit any loan documents directly to Broker, no Borrower shall have had in its direct or indirect possession or control any completed credit, income employment or deposit verification document.

i) Ownership. Broker shall have no direct ownership interest or financial interest in any property serving as security for a Loan, in any title company, escrow company or notary providing settlement services on a loan, nor shall Broker have any financial interest, whether evidenced by ownership or debt, in any property serving as security for a Loan at any time prior to funding of the Loan.

5. Financial Statements. Broker shall provide ResMac with copies of its financial statements during the term of this Agreement within ninety (90) days after the end of each fiscal year consisting of a balance sheet as of the end of such fiscal year, together with the related statement of income or loss and reinvested earnings and changes in financial position of Broker for such fiscal year, prepared by independent certified public accountants in accordance with generally accepted accounting principles. Broker shall also provide to ResMac, upon thirty (30) days prior notice, any other financial reports or statements reasonably requested by ResMac.

6. Books, Records, and Reports. Broker agrees to maintain usual and customary accurate books and reports with respect to all Loans. ResMac or any of its designees shall have the right, at reasonable business hours, to examine and audit the books, records, correspondence, collections, quality control and collection procedures and other papers and computer-stored information relating to any Loan Applications and Loans and to make copies there from.

7. Limited Power of Attorney. Broker irrevocably makes, constitutes and appoints ResMac its *attorney-in-fact* with full power of substitution for and on behalf and in the name of Broker (which ResMac is under no obligation to use) for the limited purpose of endorsing any checks, instruments or other papers in Broker's possession representing payments on Loans, to complete, execute, deliver and record other document to protect the interest of Borrower and ResMac in the Loan and in the collateral for the Loans.

8. Events of Default. Broker shall be in default under this Agreement in the event Broker commits any of the following acts or omissions (each herein referred to as "Events of Default"): a) any breach by Broker of any Representation or other material provision of this Agreement; (b) any negligent or fraudulent act or omission by Broker in connection with any Loan; c) the use by Broker of any non-industry standard form not provided or approved by ResMac in connection with any Loan; (d) any miscalculations or other errors which result from Broker's independent application and processing procedures as well as for its misuse of forms required by ResMac; (e) any violation of Broker of RESPA, including without limitation, any payments received by Broker in the nature of rate spread premium, service release premium, back points, discount points, broker rebates, and the like; (f) the exercise of a right of cancellation or right of recession by any Borrower; and (g) the dissolution, termination of existence, insolvency, business failure, appointment of a

receiver or custodian for benefit of creditors by, or the commencement of any case or proceeding under any bankruptcy or insolvency law by or against Broker or its subsidiaries (if any) unless said proceeding, if commenced against Broker or any of its subsidiaries is dismissed within sixty (60) days from the date it is filed; or (h) occurrence of any material adverse change in the financial or operating condition of Broker.

9. Remedies Upon Default. Upon the occurrence of an Event of Default ResMac may at its election, terminate this Agreement; exercise all rights and remedies available at law or in equity; and, in the instance where the Event of Default constitutes a “Repurchase Event”, require Broker to repurchase any Loan originated by Broker which is in such Repurchase Event default for the “Repurchase Price”. For purposes of this Agreement, the Events of Default which shall constitute Repurchase Events, are the following:

(a) Broker has failed to observe or perform or has breached any representation, warranty or covenant contained in this Agreement or any applicable Guidelines with respect to any Loan;

(b) Broker has been negligent in the performance of its responsibilities under this Agreement; or

(c) Broker has committed fraud or misrepresentation or has otherwise aided or abetted or assisted in the commission of fraud or misrepresentation by any third-party, or knew or should have known that a fraud was being committed and failed to act.

For purposes of this Agreement the term “Repurchase Price” shall mean the sum total of (i) the outstanding principal balance of the subject Loan, together with accrued unpaid interest thereon through the date the subject Loan is sold or date the collateral is liquidated; (ii) all advances by ResMac to Borrower and all charges due from the Borrower; (iii) all sums paid by ResMac to any senior lien holders, if any, to secure a first lien position; (iv) all other expenses, losses and damages incurred by and/or paid by ResMac in connection with the subject Loan or an investigation of said Loan or the servicing, sale or liquidation of the Loan and/or related collateral, including, but not limited to, reasonable attorney fees and court costs, property taxes, maintenance costs, insurance, appraisals, advertising, sales commissions, fines, and penalties; and (v) all service release premiums, yield spread premiums, or other compensation paid to Broker in connection with such Loans.

Broker's obligation to repurchase a Loan shall not be released, waived, limited, or mitigated by the fact that the property securing the Loan has been foreclosed upon or otherwise acquired by ResMac or a third-party, or if the Loan has been transferred by ResMac to a third party, it being understood that Broker's repurchase obligation extends to ResMac or its successors or assigns.

10. Indemnification by Broker. Broker agrees to indemnify, defend, and hold ResMac harmless from and against any and all liabilities, claims, losses, damages and out of pocket costs

("individually a "Claim" and collectively the "Claims") resulting from the commission of Broker of any Events of Default as hereinafter defined. Broker's obligation to indemnify ResMac shall not be affected by ResMac taking any of the following actions with or without notice to Broker: liquidation, repayment, retirement or sale or resale of any Loan; foreclosure of any Loan or the sale or resale of the property securing any Loan. ResMac shall have the right to assume the legal defense of both ResMac and Broker or to approve counsel for Broker if Broker's counsel is to assume the legal defense of both ResMac and Broker, and ResMac shall be entitled to recover all reasonable legal fees incurred in connection with such Claims including fees and costs at both the trial and appellate levels.

11. Miscellaneous.

11.1 Notices. All notices required to be given herein shall be delivered in person or sent by certified or registered mail, return receipt requested, at the address set forth below or to such other address as either party may by notice indicate to the other from time-to-time. All notices shall be deemed delivered upon actual receipt or three (3) days after mailing, as herein set forth, whichever shall first occur.

11.2. Successors and Assigns. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns.

11.3 Delay - No Waiver. No delay in exercising, or failure to exercise any right, power or remedy accruing to ResMac through any breach or default of Broker under this Agreement, or any acquiescence to any such breach or default, or to any similar breach or default thereafter occurring, shall impair any such right, power or remedy of ResMac; nor shall any waiver of any single breach or default be deemed a waiver of any breach or default thereafter occurring.

11.4 Entire Agreement; Amendments to Agreement. This Agreement sets forth the entire agreement between the parties hereto. This Agreement may not be amended, altered or changed except by written instrument signed by both parties hereto or by means of program announcements issued by ResMac.

11.5 Partial Validity. The inapplicability or unenforceability of any provision of this Agreement shall not limit or impair the operation or validity of any other provisions of this Agreement.

11.6 Counterparts. This Agreement may be executed in any number of counterparts, each of which, when executed and delivered, shall be an original, but such counterparts shall together constitute one and the same instrument.

11.7 No Assignment by Broker. This Agreement shall not be assignable by Broker without the express written approval of ResMac, which approval ResMac may withhold at its sole

discretion.

11.8 Florida Law/Consent to Jurisdiction and Service. This Agreement shall be governed by the laws of the State of Florida. Broker agrees and consents to the exclusive jurisdiction of the Courts of Palm Beach County, Florida and hereby waives all right to demand a jury trial in any and all proceedings whether arising hereunder or under any other agreement or undertaking and irrevocably agrees to service of process by certified mail, return receipt requested, to the address set forth herein, or such address as may appear on ResMac's records.

11.9 Notice and Consent to Receive Information Broker hereby consents to the receipt of all notices, rate sheets, product information, advertisements and other business correspondence from Company via fax or e-mail to the following fax number(s) and e-mail address:

Fax number: _____

E-mail address: _____

Broker shall notify ResMac in the event of any change in fax number or email address.

ResMac consents to the receipt of all notices hereunder to the following email address:

E-mail address: ProductionSupport@Resmac.com

ResMac shall notify Broker in the event of any change in email address.

11.10 Electronic and Written Signature Authorization. ResMac and Broker recognize that the provisions of the Uniform Electronic Transaction Act and the Electronic Signature Act are applicable to this Agreement. Accordingly, once either the written or electronic signatures are affixed hereto by both parties, this shall be a legally binding agreement regardless of whether signed with a written or electronic signature. The same shall apply to any modifications or amendments hereto.

[Remainder of this page intentionally left blank.]

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date and year first hereinabove written.

BROKER:

Company Name: _____

By: _____

Its: _____
Print name and title

Street Address: _____

City, State, Zip: _____

Phone Number: _____

ResMac, Inc.
5400 Broken Sound Boulevard, NW, Suite 600
Boca Raton, Florida 33487

By: _____

Its: _____
Print name and title

EXHIBIT "A"

Broker is responsible for arranging the amount of its compensation and any fees directly with each Borrower, and agrees to provide this information to ResMac at the earliest opportunity in the loan application process. Broker shall be responsible for reviewing all loan product-pricing options with each Borrower and shall inform the Borrower of any compensation

In connection with submitting completed loan application packages to ResMac for processing and loan approval consideration, Broker agrees to provide the following services:

- 1.** Broker will educate prospective loan applicants (Borrowers) about the home buying and financing process and will advise Borrowers about the different types of loan products available from ResMac, and demonstrate how closing costs and monthly payment would vary under each product.
- 2.** Broker will analyze Borrowers' income and debt and pre-qualify Borrowers to determine the maximum mortgage that Borrowers may be able to afford.
- 3.** Broker will assist Borrowers in selecting a loan program.
- 4.** Broker will discuss with Borrowers the general underwriting ratios and general property underwriting guidelines of ResMac.
- 5.** After providing such counseling and pre-qualification services, Broker will assist Borrowers in completing a mortgage loan application.
- 6.** Broker will collect Borrower's financial information and such other related documents that are required by ResMac as part of the loan application process. In the event such information is not available at time of application, Broker will work diligently with Borrowers to obtain such information and promptly forward the material to ResMac.
- 7.** Broker will discuss ResMac's procedures and loan pricing options available to Borrowers.
- 8.** Broker will provide Borrowers with a copy of the CFPB's Your Home Loan Tool Kit, and a properly completed Loan Estimate within three (3) business days after the loan application is received or prepared in full compliance with the requirements of RESMAC and CFPB TRID.
- 9.** Broker will provide Borrowers with a properly completed Loan Estimate within three (3) business days after the loan application is received or prepared in full compliance with the requirements of CFPB's TRID rule.

- 10.** In the event Borrowers express interest in applying for an adjustable rate mortgage loan, at the time the application form is provided or before the Borrowers pay a non-refundable fee, whichever is earlier, Broker will provide Borrowers with a copy of the Federal Home Loan Bank Board's booklet entitled "Consumer Handbook on Adjustable Rate Mortgages" and a loan program disclosure for each adjustable rate mortgage loan program for which Borrowers express interest.
- 11.** Broker will provide Borrowers with such other forms, disclosures and/or documents that are otherwise required to be provided by Broker to Borrowers under applicable local, state and federal laws, rules and regulations that are applicable to Broker.
- 12.** Broker will order a property appraisal report reflecting the *bona fide* market value of the subject property from an appraiser who is duly qualified, licensed and who has no financial or other interest in the transaction.
- 13.** Broker will initiate all necessary processing related verification forms, including verifications of employment and deposit.
- 14.** Broker will initiate requests for mortgage and other loan verifications.
- 15.** Broker will assist Borrowers in understanding and clearing credit problems.
- 16.** Broker will provide the completed loan application package to the ResMac designated branch office for loan processing. The loan application package shall contain the completed loan application form, copies of all disclosures delivered to Borrowers and all other ResMac required documentation.
- 17.** Broker will maintain a "conversation log" to document all contact with Borrowers from the date of application through the date of loan closing.
- 18.** Broker will maintain contact with Borrowers builders/realtors and others involved in the transaction, as applicable, between application and closing to apprise them of the status of the application and to gather any additional information as needed to assist ResMac in processing, underwriting and, if approved, closing and funding the loan.
- 19.** In the event of loan approval, Broker will assist ResMac in coordinating the loan closing and obtaining any documents, which may be reasonably requested by the closing and post-closing departments of ResMac.