

Dear Broker:

Thank you for your interest in brokering loans to Santa Cruz Home Finance. In order to complete your broker application, please submit the following:

1. Signed Broker Application (enclosed)
2. Signed Broker Agreement (enclosed)
3. Current year-to-date Profit and Loss Statement and Balance Sheet, signed and dated by an officer of the corporation.
4. Past two years Profit and Loss statement, signed and dated by an officer of the corporation.
5. Articles of Incorporation/corporate resolution/partnership agreement, if applicable.
6. Resumes of all principal officers.
7. Evidence of fidelity bond coverage
8. Copy of appropriate Broker/business license
9. Branch office licenses
10. Properly executed W-9 (enclosed)

We are looking forward to a mutually successful business relationship. Should you have any questions, please call me at 831/425-1250.

Sincerely,

Mary Ann Kirch  
President