



BROKER SUBMISSION CHECKLIST

- SIGNED BROKER APPLICATION
- SIGNED BROKER AGREEMENT
- SIGNED GENERAL AUTHORIZATION
- SIGNED CORPORATE RESOLUTION
- COPY OF MORTGAGE BROKER/BANKER'S LICENSE FOR EACH OFFICE LOCATION AND EACH STATE (S) IN WHICH YOU ARE DOING BUSINESS
- RÉSUMÉS OF ALL PRINCIPALS AND KEY PERSONNEL
- FINANCIAL STATEMENTS FOR PRINCIPALS IF BUSINESS LESS THAN TWO YEARS OLD.
- YEAR-TO-DATE BALANCE SHEET AND P&L WITHIN 90 DAYS
(If unaudited, please have signed by owner or principal)
- COPIES OF ALL APPLICABLE INSURANCE CERTIFICATES
- W-9 REQUEST FOR TAXPAYER ID
- LOAN OFFICER DISCLOSURE FORM
- L. O. COMPENSATION COMPLIANCE ATTESTATION

SUBMISSION ADDRESS:

**First Capital Bank
Attn: New Broker Package
5001 Craig Rath Blvd
Midlothian VA 23112**



BROKER APPLICATION

Broker Information:

Business/Legal Name: _____

Main Office Address: _____

City, State and Zip: _____

Telephone Number: _____ **Fax Number:** _____

Email Address: _____

Primary Contact(s): _____

Title: _____

Website: _____

Type of Business: **Mortgage Broker** . **Mortgage Banker**

•Corporate Filing Information:

Date Incorporated: _____ **County:** _____ **State:** _____

Federal Tax Identification Number: _____

If not a corporation, please indicate the type of company (LP, LLC, sole proprietorship, etc.)

Company NMLS Identifier: _____

•Principals: (please attach additional paper if needed/must equal 100%)

Name & Title: _____ **SS#:** _____

Residence Address: _____

Home Phone: _____ **Date of Birth:** _____ **% Ownership:** _____

Name & Title: _____ **SS#:** _____

Residence Address: _____

Home Phone: _____ **Date of Birth:** _____ **% Ownership:** _____

Licenses/Approvals

Broker's license was issued in the name of: _____

Attach additional paper if needed

License Number: _____ State Issued: _____ Date Issued: _____

License Number: _____ State Issued: _____ Date Issued: _____

License Number: _____ State Issued: _____ Date Issued: _____

License Number: _____ State Issued: _____ Date Issued: _____

If licensed or approved by any of the following please complete the following information:

•Fannie Mae, No.: _____ Approval Date: _____

•Freddie Mac, No.: _____ Approval Date: _____

•Veteran Affairs, No.: _____ Approval Date: _____

•FHA/HUD, No.: _____ Approval Date: _____

Insurance

	Amount:	Deductible:	Carrier/Renewal Date:
•Fidelity - Individual	_____	_____	_____
•Fidelity - Blanket	_____	_____	_____
•Errors & Omissions	_____	_____	_____

Origination/Production

Please list the approximate origination production of residential mortgages as a percentage and as a dollar amount for the last 12 months (include branch production if applicable):

Conventional Fixed -	_____ %	\$ _____
Conventional ARMs -	_____ %	\$ _____
Government Fixed -	_____ %	\$ _____
Government ARMs -	_____ %	\$ _____
Jumbo Fixed -	_____ %	\$ _____
Jumbo ARMs -	_____ %	\$ _____
Non-agency/Specialty -	_____ %	\$ _____
Second Mortgages -	_____ %	\$ _____
Subprime -	_____ %	\$ _____

Technology

What processing software do you currently use (include name and version)?

What type of loan origination software? _____

Please mark the appropriate line if you use automated underwriting:

_____ Fannie Mae's Desktop Underwriter

_____ Freddie Mac's Loan Prospector

_____ Other Automated System - please specify _____

Please indicate the percentage of all loans run through automated underwriting. _____

Main Company Contacts

Primary Contact: _____ E-Mail: _____ Phone No.: _____

Processing Contact: _____ E-Mail: _____ Phone No.: _____

Closing Contact: _____ E-Mail: _____ Phone No.: _____

Rate Distribution: _____ E-Mail: _____ Phone No.: _____

Branch Offices

Please attach additional paper if necessary.

Branch Name: _____ Contact Person: _____ E-Mail: _____

Branch Address: _____ Phone# / Fax #: _____

Branch Name: _____ Contact Person: _____ E-Mail: _____

Branch Address: _____ Phone# / Fax #: _____

References

Please provide at least three investor reference letters and the following contact information.

• Company Name: _____ Phone #: _____

Contact Person & Title: _____

• Company Name: _____ Phone #: _____

Contact Person & Title: _____

• Company Name: _____ Phone #: _____

Contact Person & Title: _____

Miscellaneous

Please attach additional paper if necessary.

- Does the applicant, its owners, its broker of record or its employees have an affiliation or ownership interest in any mortgage related business? Yes No

Examples include:

*Escrow Company
*Closing Attorney
*Title Company
*Credit Repair
*Real Estate

*Real Estate Appraiser
*Home Improvement
*Construction
*Loan Modification
*Tax Preparation

If yes, please provide the name(s) and required information (attach additional pages if necessary).

Business Name (1) _____
Business Address/City/State Zip _____
% of Ownership _____ Owned by _____
Type of Business/Services Offered _____

Business Name (2) _____
Business Address/City/State Zip _____
% of Ownership _____ Owned by _____
Type of Business/Services Offered _____

Does the Applicant utilize third party companies for any service in connection with mortgage loans, i.e. processing, quality control, etc? Yes No

If yes, please list information below:

Business Name _____
Business Address/City/State Zip _____
Owned by _____ Type of Business/Services Offered _____

If the answer to any of the following questions is "Yes", please attach documentation.

1. Has the applicant, its owners, its broker(s) of record or any of its employees (i) had any federal complaints filed against them with a federal or state mortgage regulatory authority, (ii) been found in violation of any federal or state regulatory statues or regulations (iii) had an order entered against them by a federal or state regulatory authority or (iv) been denied or had any registration/license by a federal or state regulatory authority? Yes No
2. Has the Applicant ever been suspended by another lender or investor or had its approval status terminated? Yes No
3. Has any lender or investor required the repurchase of mortgages originated by your company, or required an indemnification? Yes No

- 4. Are there any civil or criminal proceedings against you or company, or civil or criminal convictions, plea or nolo contendere or plea lesser charge entered against you or your company that involve theft, fraud, dishonest dealings or moral turpitude? Yes No

- 5. Is your firm or any of its Principals or Officers delinquent to any government agency for any fees or taxes? Yes No

Signatures

I certify that the information contained herein is true and correct to the best of my knowledge and belief.

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

Authorization

I hereby authorize First Capital Bank, its successors or assigns, to conduct a background investigation 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 an owner, broker of record or employee of the Broker. I hereby certify that I have obtained all required consents and approvals of all individuals listed on this application to authorize First Capital Bank, its successors or assigns, to conduct such background checks and obtain such credit reports on individuals.

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

(Corporate Seal)

Signature Secretary

Corporate/Broker Resolution

IT IS RESOLVED, that _____ (hereinafter referred to as "Corporation") hereby authorizes and empowers any one or more of its principals and/or officers, in the name of and on behalf of this corporation, under its corporate seal, from time to time while these resolutions are in effect, to execute any and all agreements, contracts, assignments, endorsements and issuance of checks or drafts, reports, mortgage documents and other papers in connection with documents, and furnish any information required or deemed necessary or proper by First Capital Bank and its successors and/or assigns in connection with the Broker Agreement.

CERTIFICATION OF RESOLUTION

I HEREBY CERTIFY that the foregoing is a true and correct copy of resolution presented to and adopted by the Board of Directors of _____, at a meeting duly called and held at _____ on the _____ day of _____, 20_____, at which a quorum was present and voted, and that such resolution is duly recorded in the minute book of the corporation; that the officers named in said resolution have been duly elected or appointed to, and are the present incumbents of, the respective offices set after their respective names.

Signature of Officer/Broker: _____

Date: _____ Title: _____

Signature of Officer/Broker: _____

Date: _____ Title: _____

Signature of Officer/Broker: _____

Date: _____ Title: _____

Signature of Officer/Broker: _____

Date: _____ Title: _____



LOAN OFFICER DISCLOSURE FORM

Please complete this form for every current loan officer in your company. This information must be provided for each state in order to lock loans or have on-line access.

<i>NAME</i>	<i>STATE(S)</i>	<i>NMLS#</i>	<i>Email Address</i>

Signature of Principal _____ Date _____

Company Name _____