



3rd Party Processing Application

Third Party Processing Company Application

Mortgage Processing Company Information

Company Name: _____ Date Founded: _____
 Address: _____
 City: _____ State: _____ Zip Code: _____
 Federal Tax ID #: _____ Company NMLS ID #: _____
 President/Owner Name: _____ Primary Contact Phone Number: _____
 Primary Contact Name: _____ Primary Contact Email: _____

If Mortgage Processing Company affiliated with any Mortgage Broker or Mortgage Lender Companies?

Yes No

If so, which company is affiliated? _____

Lender References

| | |
|------------------------|---------------------|
| 1. Company Name: _____ | Phone Number: _____ |
| Name of Contact: _____ | Email: _____ |
| 2. Company Name: _____ | Phone Number: _____ |
| Name of Contact: _____ | Email: _____ |
| 3. Company Name: _____ | Phone Number: _____ |
| Name of Contact: _____ | Email: _____ |

Required Documentations

- Company policies for Fir Lending & Anti-Money Laundering/Suspicious Activity
- Loan Fraud Zero Tolerance Form
- Articles of Incorporation (if corporation)
- Other Licensing Information: City Business Tax License/State Corporation ID# (Attach copy of licenses)
- A copy of the contract between the Processing Company and the Broker
- Home Based Affidavit Form (if applicable)

The undersigned declare that, to the best of their knowledge, the statements set forth are true. Fidelity Lending Solutions, Inc. is hereby authorized to obtain verification either directly or through a credit reporting agency from any source.

President/Owner Signature

Print Name (First/Middle/Last)

Date

President/Owner Signature

Print Name (First/Middle/Last)

Date

Loan Fraud Zero Tolerance

All approved Wholesale Loan Brokers and Correspondents must be aware that the licensed real estate broker, mortgage lender, mortgage banker or loan broker (especially, the “Broker”) bears the responsibility for all actions for the Broker’s employees or licensees. The Broker is responsible for the content and quality of each application taken and each loan submitted to Fidelity Lending Solutions, Inc., dba Wholesale Mortgage Bankers.

*****THE SUBMISSION OF A LOAN APPLICATION CONTAINING FALSE INFORMATION IS A CRIME*****

Types of Loan Fraud

1. Submission of inaccurate information, including false statements on loan application(s) and falsification of documents purporting to substantiate credit, employment, deposit and asset information, personal information including identity, ownership/non-ownership of real property etc.
2. Forgery of partially or predominantly accurate information.
3. Incorrect statements regarding current occupancy or intent to maintain minimum continuing occupancy as stated in the security instrument.
4. Lack of due diligence by Broker/loan officer/interviewer/processor, including failure to obtain all information required by the application and failure to request further information as dictated by Borrower’s response to other questions.
5. Unquestioned acceptance of information or documentation that is known, should be known, or should be suspected to be inaccurate. A. Simultaneous or consecutive processing of multiple owner-occupied loans from one applicant supplying different information on each application. B. Allowing applicant or interested party to “assist with the processing of the loan.”
6. Broker’s non-disclosure of relevant information.

Impact of Loan Fraud

The effects of “Loan Fraud” are costly to all parties involved. WMB stands behind the quality of its loan production. Fraudulent loans cannot be sold into the secondary market and, if sold, will require repurchase by WMB. Fraudulent loans damage our reputation with our investors and mortgage insurance providers. The price paid by those who participate in “Loan Fraud” is even more costly. The following is a list of a few of the potential consequences that may be incurred:

Consequences to Broker

1. Criminal prosecution.
2. Loss of license.



Loan Fraud Zero Tolerance

3. Loss of lender access due to exchange of information between lenders, mortgage insurance companies including submission of information to investors (Freddie Mac/Fannie Mae), police agencies, and the State Licensing Agencies.
4. Civil action by WMB.
5. Civil action by applicant/borrower or other parties to the transaction.
6. Loss of approval status with WMB.

I have read the foregoing and understand WMB's position on "Loan Fraud."

Company Name

DBA Name

NMLS ID #

Signature of President/Owner

Home-Based Third Party Processor Affidavit

All Home-Based Third Party Processors are required to attest and certify that they understand and will comply with the following:

- No Affiliation or ownership interest in an escrow company is permitted
- All files and materials related to clients and their files will be secured at all times in accordance with The Gramm Leach Bliley Act and Safeguard Policy
- Computers must be password protected at all times
- In the event of a security breach, I will notify Wholesale Mortgage Bankers in writing of such breach as well as the extent of the breach within 3 days of occurrence:

**Fidelity Lending Solutions, Inc.,
DBA Wholesale Mortgage Bankers
2650 E. Imperial Hwy, Suite 110,
Brea, CA 92821**

President/Owner Signature

Date

Request for Taxpayer Identification Number and Certification

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

Print or type.
See Specific Instructions on page 3.

| | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|---------------------------------------|---------------------------------------|--|--|--|--|--|---|--|--|--|--|---|--|--|--|--|
| 1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. | | | | | | | | | | | | | | | | | | | | |
| 2 Business name/disregarded entity name, if different from above | | | | | | | | | | | | | | | | | | | | |
| 3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <table style="width: 100%; margin-top: 5px;"> <tr> <td><input type="checkbox"/> Individual/sole proprietor or single-member LLC</td> <td><input type="checkbox"/> C Corporation</td> <td><input type="checkbox"/> S Corporation</td> <td><input type="checkbox"/> Partnership</td> <td><input type="checkbox"/> Trust/estate</td> </tr> <tr> <td colspan="5"><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____</td> </tr> <tr> <td colspan="5"> Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. </td> </tr> <tr> <td colspan="5"><input type="checkbox"/> Other (see instructions) ►</td> </tr> </table> | <input type="checkbox"/> Individual/sole proprietor or single-member LLC | <input type="checkbox"/> C Corporation | <input type="checkbox"/> S Corporation | <input type="checkbox"/> Partnership | <input type="checkbox"/> Trust/estate | <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ | | | | | Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. | | | | | <input type="checkbox"/> Other (see instructions) ► | | | | |
| <input type="checkbox"/> Individual/sole proprietor or single-member LLC | <input type="checkbox"/> C Corporation | <input type="checkbox"/> S Corporation | <input type="checkbox"/> Partnership | <input type="checkbox"/> Trust/estate | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ | | | | | | | | | | | | | | | | | | | | |
| Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Other (see instructions) ► | | | | | | | | | | | | | | | | | | | | |
| 4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i> | | | | | | | | | | | | | | | | | | | | |
| 5 Address (number, street, and apt. or suite no.) See instructions. | Requester's name and address (optional) | | | | | | | | | | | | | | | | | | | |
| 6 City, state, and ZIP code | | | | | | | | | | | | | | | | | | | | |
| 7 List account number(s) here (optional) | | | | | | | | | | | | | | | | | | | | |

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

| | | | | | | | | | | |
|--|--|--|---|---|---|---|--|--|--|--|
| Social security number | | | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="width: 10px; text-align: center;">-</td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="width: 10px; text-align: center;">-</td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> </tr> </table> | | | | - | | - | | | | |
| | | | - | | - | | | | | |
| OR | | | | | | | | | | |
| Employer identification number | | | | | | | | | | |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="width: 10px; text-align: center;">-</td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> <td style="border: 1px solid black; width: 30px; height: 25px;"> </td> </tr> </table> | | | | - | | | | | | |
| | | | - | | | | | | | |

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

| | | |
|------------------|----------------------------|--------|
| Sign Here | Signature of U.S. person ► | Date ► |
|------------------|----------------------------|--------|

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.