

THIRD PARTY PROCESSING COMPANY APPLICATION

	g Company Informatio		
City:	State:	Zip:	Date Founded:
Federal Tax ID #:	Compa	any NMLS ID #	
President/Owner Na	me:		
Primary Contact Nam	ne:		Primary Contact Phone#
Primary Contact Ema	ail Address:		
Is Mortgage Process	ing Company affiliated	with any Mortgage	Broker or Mortgage Lender Companies? YES N
If so, which company	y is affiliated?		
Lender References:			
1. Company Name:			Phone #
			ne of Contact
			Phone#
Email:		Nar	ne of Contact
3. Company Name:			Phone#
Email:		Nar	ne of Contact
Required Document	ation:		
Company policie	es for Fair Lending & Ar	nti-Money Launderi	ng/Susnicious Activity
Loan Fraud Zero	_	iti Woney Launden	ng, Jaspielous / lettitly
3. Articles of Incorp	ooration (if corporation	า)	
4. Other Licensing	Information: City Busin	ness Tax License/Sta	te Corporation ID# (Attach Copy of Licenses)
5. A copy of the co	ntract between the Pro	ocessing Company a	and the Broker
6. Home Based Affi	idavit Form (if applicab	le)	
ŭ	hat, to the best of their knowler directly or through a credit	•	t forth are true. Fidelity Lending Solutions, Inc. is hereby authoriz any source.
resident/Owner Signa	nture Print	t Name (First/Midd	le/Last) Date
resident/Owner Signa	ature Drint	t Name (First/Midd	

Date

Print Name (First/Middle/Last)



WHOLESALE MORTGAGE BANKERS 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 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.
- 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 NUMBER	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 (three) days of the occurrence:

Fidelity Lending Solutions, Inc., D.B.A. Wholesale Mortgage Bankers 2650 East Imperial Hwy., Suite 110 Brea, CA 92821

President/Owner Signature	Date



Request for Taxpayer Identification Number and Certification

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

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

		=						
	1 N	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.			·			
	2 E	2 Business name/disregarded entity name, if different from above						
n page 3.		Check appropriate box for federal tax classification of the person whose name is entered on line 1. Checollowing seven boxes. Individual/sole proprietor or C Corporation S Corporation Partnership	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):					
e. ns		single-member LLC			Exempt payee code	(if any)		
ty per	Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶							
Print or type. Specific Instructions on page	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.					Exemption from FATCA reporting code (if any)		
)cifi		Other (see instructions) >	•		(Applies to accounts maintained outside the U.S.)			
Spe	5 A	Address (number, street, and apt. or suite no.) See instructions.	Reques	ster's name and address (optional)				
See								
0)	6 (City, state, and ZIP code						
	7 L	ist account number(s) here (optional)						
Par	t I	Taxpayer Identification Number (TIN)						
			curity number					
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			-					
TIN, la		is your employer identification number (EIN). If you do not have a number, see <i>How to get</i>	а	or				
Note:	If th	e account is in more than one name, see the instructions for line 1. Also see What Name a	and	Employer	ployer identification number			
Numb	er T	o Give the Requester for guidelines on whose number to enter.						
				-				
Par	1	Certification						
Under	pen	nalties of perjury, I certify that:						
2. I ar Ser	n not vice	mber shown on this form is my correct taxpayer identification number (or I am waiting for a t subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I (IRS) that I am subject to backup withholding as a result of a failure to report all interest or er subject to backup withholding; and	have n	ot been no	tified by the Interna		m	
3. I ar	nal	J.S. citizen or other U.S. person (defined below); and						
4. The	FA ⁻	TCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reportin	g is cor	rect.				
you ha	ave f	ion instructions. You must cross out item 2 above if you have been notified by the IRS that yo failed to report all interest and dividends on your tax return. For real estate transactions, ite or abandonment of secured property, cancellation of debt, contributions to an individual retire interest and dividends, you are not required to sign the certification, but you must provide you	em 2 do ementa	es not app rrangemer	ly. For mortgage int nt (IRA), and general	terest paid, ly, payments	5	
Sign		Signature of						

U.S. person ► **General Instructions**

Section references are to the Internal Revenue Code unless otherwise

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

Here

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)

Date >

- 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.