

Sysdome Incorporated, along with national wholesale lenders and national investors have worked together to simplify the way mortgage brokers are approved to originate loans! We call it the *Sysdome TPO Certification Program*. With the new TPO Certification Program, brokers have a standard application process that represents a major step forward in the evolution of easier, simpler and cost effective ways to do business. The benefits of the Sysdome TPO Certification Program are many, here are just a few:

- *One broker application accepted by all Sysdome Participating wholesale lenders.*
- *One credit report, with three updates during the year, accepted by all Sysdome participating lenders. This means fewer inquiries on your personal credit history.*
- *Supporting documentation is created only once. Participating lenders, with broker's approval, and broker may retrieve the documents via our Internet secure server site.*
- *Immediately available to all direct participating lenders. Saves weeks or more in time to assemble documents and obtain approval from wholesale lenders.*
- *Brokers approved by lenders through the Sysdome TPO Certification Program represent a higher standard for the industry and more opportunity for you.*

Complete this application kit today to receive your Sysdome Certification Package with Certification Number. It takes only three easy steps to obtain certification and submit your broker package to wholesale lenders.

Three Steps to TPO Certification

1 *Complete and sign the application and schedules in this folder*

2 *Review the checklist and provide documentation*

3 *Mail the application, schedules and documentation with payment to Sysdome*

FAQ's – Frequently Asked Questions

Q Do I have to complete a new application for each lender I want to become approved with?

A No, Sysdome has created a standard application acceptable to all participating lenders. You simply complete the application in this folder and return it along with the documentation outlined in the checklist and payment.

Q Who should use the Sysdome TPO Certification Program?

A The Sysdome TPO Certification Program was designed for Mortgage Loan Brokers and Loan Correspondents. Either type of Origination Company will save time, money and expand the number of wholesale lenders available to submit loans.

Q If I complete the broker application with Sysdome, how do I become approved by the lenders I want?

A Once you have completed the application and returned it with all documentation, Sysdome will process the application and scan all the documents. A scanned package will be created and posted to our Internet web site. When you request approval from the lender, simply tell the lender your Sysdome Certification Number and PIN code and the lender will have access to the Sysdome secured web site to review or download the scanned documents for approval. You, the broker, control who gains access to your broker package.

Q I have heard the Internet is not a safe place for personal information? Can anyone go to the Sysdome web site and see my personal information?

A No, Sysdome has invested in the latest server technology with four security levels to protect your information. In addition, all servers are located within Sysdome offices behind secure doors with a security system. For added protection, only lenders who you have given your Certification Number and PIN code have access to the web site.

Q In the past, I submitted over 30 broker applications to wholesale lenders and they in turn ran 30 credit reports. Since this lowers my credit score, will the Sysdome TPO Certification Program give me the same problem?

A No, One of the major advantages to the Sysdome TPO Certification Program is the elimination of multiple credit reports. Sysdome will run one credit report when your application is received. One additional credit report will be ordered each quarter. The credit reports will be available to all participating lenders who you have become approved.

Application Submission Checklist

Complete and sign your *TPO Certified TPO Application* in this kit. Review the *Application Submission Checklist* below. For each item that applies to your business, please provide the documentation or information requested. A complete application and supporting documentation will assure a faster turn around time. If you have any questions please contact Sysdome at (800) 333-4510 or send an e-mail to support@sysdome.com.

- TPO Certified – TPO Application** – Remove the application form from this folder. Complete and sign the application and include the documentation outlined in this checklist. Only complete applications will be processed. Enter all names with complete address, city, state and zip codes.
- Professional License/Approvals** – A copy of your professional license, broker’s license, business license, lender’s license, etc., must be included with your application. License must have the name of the business or owner’s and be active. Expired licenses will delay the processing of your package certification.
- Broker Documents** – With your Broker Application, please complete the Broker Resolution and have the appropriate individuals sign where indicated. If you are a corporation please provide a copy of your Articles of Incorporation and if doing business under a different name than your registered corporate name, include a copy of your d.b.a. filing. *Names must match your application and license.*
- Errors & Omissions and Fidelity Bond Insurance** – If you have a current E&O policy or a Fidelity Bond in effect, please provide a photocopy of the policy or bond declaration page. Include the name, address and phone number of the issuing insurance company and your agent.
- Resumes for Owners, Principals and Key Employees** – Please provide a resume for each principal owner, majority stockholder (persons with 10% or more of the corporate stock issued) and key staff members whose experience and knowledge is relied upon to run the daily operations of your loan brokerage business.
- W-9 Request for Taxpayer ID Number** – Complete the enclosed W-9 with all required information, sign and return to Affinity Corporation with all items in this checklist.
- Current Financial Statements** – Include copies of your current Audited Financial Statement or internally prepared financial statements certified by a principal or Chief Financial Officer.
- Authorization Form** – Each Principal and Broker of record must sign the Credit Authorization. Complete the Payment Authorization including type of service desired.
- Where to Send Completed Package** – After completing your application, reviewing the *Application Submission Checklist* and providing all documentation required, send your completed package with payment to: Sysdome, Incorporated, 5230 Las Virgenes Rd., Ste. 275, Calabasas, CA 91302.

TPO Certification Application

Company/Broker Information (Main Office or Parent Company)

Business Name: _____ U-9 No: _____

Doing Business As: _____

Street Address: _____

City, State, Zip: _____

County: _____

Phone No: _____ Facsimile No.: _____

E-mail Address: _____

Broker(s) Name(s): _____

Broker(s) SSNs: _____

How Long Originating Loans: _____

Please Check One:

- Sole Proprietor
 Partnership
 Corporation
 LLC
 LLP
 LP
 LTD

Lender Contact: _____ Phone No: _____

Type of Business: Mortgage Banker Mortgage Broker Bank/S&L Credit Union

Corporate Filing Information

Date Incorporated: _____ County: _____ State: _____

Federal ID No: _____ If no Federal ID No., SSN: _____

License / Approval

Broker name license was issued to: _____

License No.: _____ Date Issued: _____ Expiration Date: _____

Home Address of Broker: _____

Phone No: _____ E-mail: _____

If licensed or approved by any of the following entities, the following information is required.

FHA/HUD No: _____ Date Approved: _____

Fannie Mae No: _____ Date Approved: _____

Veterans Affairs No: _____ Date Approved: _____

Freddie Mac No: _____ Date Approved: _____

Principals

Name: _____ Phone No: _____

Title: _____ Percent Owned: ____% Date of Birth: _____

Social Security Number: _____ Fax No: _____

Residence Address: _____ E-mail: _____

Name: _____ Phone No: _____

Title: _____ Percent Owned: ____% Date of Birth: _____

Social Security Number: _____ Fax No: _____

Residence Address: _____ E-mail: _____

Name: _____ Phone No: _____

Title: _____ Percent Owned: ____% Date of Birth: _____

Social Security Number: _____ Fax No: _____

Residence Address: _____ E-mail: _____

TPO Application Continued

Origination and Processing Method

Origination Method: Internet Traditional Wholesale Retail
Processing Method: In-House Outsource

Lender References *(If additional Lender References, please use additional page)*

Lender Name: _____ Phone No: _____
Contact Person: _____ Title: _____
Lender Name: _____ Phone No: _____
Contact Person: _____ Title: _____
Lender Name: _____ Phone No: _____
Contact Person: _____ Title: _____

Affiliated Companies *(If additional Affiliated Companies, please use additional page)*

Company Name: _____ Phone No: _____
Type of Business: _____ Percent Ownership: _____ %
Company Name: _____ Phone No: _____
Type of Business: _____ Percent Ownership: _____ %

Disclosure/Due Diligence

1. Has your company ever been suspended from selling or servicing mortgages by an investor? If yes, please provide explanation: _____
2. Has your company, and/or principals or corporate officers, been named as defendant in a lawsuit for alleged fraud or misrepresentation in connection with any real estate related activity? If yes, please provide explanation: _____
3. Has your company ever been involved or is currently involved in any litigation? If yes, please provide explanation: _____
4. Has your company, and/or principals or corporate officers, been named as defendant in a criminal proceedings/complaint/conviction for alleged fraud or misrepresentation in connection with any real estate related activity? If yes, please provide explanation: _____
5. Has your company, and/or principals or corporate officers, filed for protection from creditors under any provision of the bankruptcy laws within the past seven years? If yes, please provide explanation: _____
6. Has your company, and/or principals or corporate officers, ever had a real estate or other professional license suspended, revoked or received any other disciplinary action from a regulatory agency? If yes, please provide explanation: _____
7. Has any lender enforced, or attempted to enforce, the Hold Harmless or Repurchase clause of their correspondent or broker agreement with your company and/or any principals or corporate officers? If yes, please provide explanation: _____

For the purpose of inducing lenders to provide financing for customers of the undersigned, I (we) certify the above information to be true and correct. The undersigned declares that the foregoing information and all accompanying information are true to the best of his/her knowledge and belief. Sysdome, Incorporated is hereby authorized to obtain verification of information from any source (including character and credit references) and obtain a personal credit report for each principal in connection with this TPO application. The undersigned herein transfers all information to Sysdome, Incorporated. Sysdome is further authorized to update my/our credit report four times per year and maintain a history for review by lenders accepting the Sysdome TPO Certification Program.

Broker/Owner/Corporate Officer Signature

Date

TPO Application Continued

Branch Offices *(If additional Branch Offices, please use additional page)*

What states are you currently licensed to do business in?: _____

List ALL branches in every state you are currently licensed in:

Branch Name: _____ Phone No: _____

Contact Person: _____ Title: _____

Address: _____ Fax No: _____

Branch Name: _____ Phone No: _____

Contact Person: _____ Title: _____

Address: _____ Fax No: _____

Branch Name: _____ Phone No: _____

Contact Person: _____ Title: _____

Address: _____ Fax No: _____

Additional Affiliated Companies *(If additional Affiliated Companies, please use additional page)*

Company Name: _____ Phone No: _____

Type of Business: _____ Percent Ownership: _____%

Company Name: _____ Phone No: _____

Type of Business: _____ Percent Ownership: _____%

Company Name: _____ Phone No: _____

Type of Business: _____ Percent Ownership: _____%

Additional Principals *(If additional Principals, please use additional page)*

Name: _____ Phone No: _____

Title: _____ Percent Owned: _____% Date of Birth: _____

Social Security Number: _____ Fax No: _____

Residence Address: _____ E-mail: _____

Name: _____ Phone No: _____

Title: _____ Percent Owned: _____% Date of Birth: _____

Social Security Number: _____ Fax No: _____

Residence Address: _____ E-mail: _____

Education Courses Completed

Broker's: SMC Course Certificate No: _____ Date Completed: _____

CMC Course Certificate No: _____ Date Completed: _____

Other Course Name: _____

Certificate No: _____ Date Completed: _____

Other Course Name: _____

Certificate No: _____ Date Completed: _____

Additional Information

Contact Information

Processing: _____ E-mail: _____ Phone No: _____
Secondary Marketing: _____ E-mail: _____ Phone No: _____
Underwriting: _____ E-mail: _____ Phone No: _____
Shipping: _____ E-mail: _____ Phone No: _____
Funding: _____ E-mail: _____ Phone No: _____
Servicing: _____ E-mail: _____ Phone No: _____
Accounting: _____ E-mail: _____ Phone No: _____

Loan Production

Prior 12 months Funding Volume Government: _____ Average Loan Amount: _____
Prior 12 months Funding Volume Conventional: _____ Average Loan Amount: _____
Prior 12 months Funding Volume Jumbo: _____ Average Loan Amount: _____
Prior 12 months Funding Volume Sub-Prime: _____ Average Loan Amount: _____
Prior 12 months Funding Volume 2nd Trust Deeds: _____ Average Loan Amount: _____

Prior 12 months Percent Government: _____ Prior 12 months Percent Conforming: _____
Prior 12 months Percent Jumbo: _____ Prior 12 months Percent Sub-Prime: _____

Technology Resources

What processing software do you use (include name and version)? _____
What point of sale loan origination software? _____
Do you currently use Fannie Mae's Desktop Underwriter to approve loans? Yes No
Do you currently use Freddie Mac's Loan Prospector? Yes No

Wire Transfer Information

Wire To Bank Name: _____
Address, City, State and Zip: _____
ABA No: _____ Account No: _____
Account Name: _____
Contact Name: _____ Phone No: _____ Fax No: _____
If lender offers TPO payment by wire or check, which do you prefer: Wire Check

Warehouse/Credit Lenders

Name: _____ Amount: _____ Renewal Date: _____
Name: _____ Amount: _____ Renewal Date: _____
Name: _____ Amount: _____ Renewal Date: _____

The Additional Statement and Miscellaneous information sheets are herein incorporated as part of the TPO Application.
All declarations and authorizations apply as part of the original TPO Application.

BROKER RESOLUTION

WHEREAS, _____ (“Broker”) has determined that it is in the Broker’s best interest to participate in *Sysdome, Incorporated’s Sysdome TPO Certification Program*, (the “Program”);

RESOLVED, that in connection with Broker’s application for the Program, Broker adopts the standard application process contained in the Program;

RESOLVED FURTHER, that Broker agrees to allow Sysdome, Incorporated to obtain the personal credit report of Broker and in the case of a corporation, Limited Liability Company or partnership, a Dun & Bradstreet report, if required by the user of the Program. If a Dun & Bradstreet report is not available for a corporation, limited liability company or partnership, the personal credit report of the principals, members or partners, respectively, or, in the case of a limited partnership, the personal credit report or a Dun & Bradstreet report, as available, of the general partner (collectively “Credit Reports”) and to submit the Credit Reports on a quarterly basis to lenders designated by Broker;

RESOLVED FURTHER, that Broker agrees to transfer to Sysdome, Incorporated all information on Broker Application, schedules and documents submitted to Sysdome for the TPO Certification Program.

RESOLVED FURTHER, that Broker or an officer of Broker be, and hereby are, authorized and empowered to furnish a proper certificate of the foregoing resolutions; and

RESOLVED FURTHER, that Broker, or an officer of Broker be, and hereby are, authorized, directed and empowered to execute and deliver all documents and other papers and to take such other action as they deem necessary or advisable in order to carry out and perform the purposes of these resolutions.

Corporate Officer/Broker of Record

Date

Corporate Secretary/Partner

Date

W-9 Request for Taxpayer ID

Form **W-9**
(Rev. December 1996)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give form to the
requester. Do NOT
send to the IRS.

| | | |
|----------------------|---|---|
| Please print or type | Name (If a joint account or you changed your name, see Specific Instructions on page 2.) | |
| | Business name, if different from above. (See Specific Instructions on page 2.) | |
| | Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ | Requester's name and address (optional) |
| | Address (number, street, and apt. or suite no.) | City, state, and ZIP code |

| | | | | | | |
|--|--|---|----|--------------------------------|---|--|
| Part I Taxpayer Identification Number (TIN) Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). However, if you are a resident alien OR a sole proprietor, see the instructions on page 2. For other entities, it is your employer identification number (EIN). If you do not have a number, see How To Get a TIN on page 2. Note: If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter. | List account number(s) here (optional) | | | | | |
| <table border="1"><tr><td>Social security number</td></tr><tr><td> + </td></tr><tr><td style="text-align: center;">OR</td></tr><tr><td>Employer identification number</td></tr><tr><td> + </td></tr></table> | Social security number | + | OR | Employer identification number | + | Part II For Payees Exempt From Backup Withholding (See the instructions on page 2.) |
| Social security number | | | | | | |
| + | | | | | | |
| OR | | | | | | |
| Employer identification number | | | | | | |
| + | | | | | | |

Part III Certification

Under penalties of perjury, I certify that:

- 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
- 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.

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 on page 2.)

| | | |
|------------------|-------------|--------|
| Sign Here | Signature ▶ | Date ▶ |
|------------------|-------------|--------|

Purpose of Form.—A person who is required to file an information return with the IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 to give your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are an exempt payee.

Note: If a requester gives you a form other than a W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

What is Backup Withholding?—Persons making certain payments to you must withhold and pay to the IRS 31% of such payments under certain conditions. This is called "backup withholding." Payments that may be subject to backup withholding

include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

If you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return, payments you receive will not be subject to backup withholding. Payments you receive will be subject to backup withholding if:

- You do not furnish your TIN to the requester, or
- The IRS tells the requester that you furnished an incorrect TIN, or
- The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
- You do not certify to the requester that you are not subject to backup withholding under 3 above (for reportable interest and dividend accounts opened after 1983 only), or

- You do not certify your TIN when required. See the Part III instructions on page 2 for details.

Certain payees and payments are exempt from backup withholding. See the Part II instructions and the separate **Instructions for the Requester of Form W-9**.

Penalties

Failure To Furnish TIN.—If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil Penalty for False Information With Respect to Withholding.—If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal Penalty for Falsifying Information.—Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs.—If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

