

## Broker Annual Recertification

NMLS #: \_\_\_\_\_ Account Executive: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

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| 1. Has your company moved within the past year? If yes, please provide an updated W-9  | Yes | No |
| 2. Has ownership in your company changed since you were approved with Nations Direct Mortgage? If so, please provide updated Articles of Incorporation/Operating Agreement and Authorization Form. Note: Additional information may be required. | Yes | No |
| 3. Have there been any material changes in the structure of your company?  | Yes | No |
| 4. Is your company or owners subject to any bankruptcy proceedings?  | Yes | No |
| 5. Has your company, owner(s), or employee(s) been sanctioned or disciplined by any state or regulatory agency?  | Yes | No |
| 6. Is your company or owner(s) involved in any pending litigation?   | Yes | No |
| 7. Has your approval with any Agency or Invest ever been canceled or suspended?  | Yes | No |

The broker hereby certifies that all information provided is true and accurate and that no material changes have occurred that would impact their approval with Nations Direct Mortgage. The broker also authorizes Nations Direct Mortgage to perform all necessary background checks.

Documentation Requirements	
Annual Recertification Form	
Authorization Form (For all owners owning 10% or more of the company)	
Broker Certification Form	
CCPA Addendum (If doing business in California)	
Employee Roster (If any new team members that have been added that needs credentials)	
LOE (For questions 3-7 if marked yes)	
Resumes of Principals (If #2 is marked yes)	
Updated QC Plan (If applicable)	
W-9 (If company address change since previous approval)	

Broker of Record/Owner Signature \_\_\_\_\_ Date \_\_\_\_\_

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**AUTHORIZATION FORM**

Required to be executed by broker of record and all owners with 10% or more ownership

**PLEASE COMPLETE THE INFORMATION BELOW AND CERTIFY THE FOLLOWING:**

I certify that I am duly authorized to complete this application and grant consent on behalf of the firm named herein for the purposes of applying to become a Nations Direct Mortgage Business Partner. I certify all information contained in this Application for Business Partner Approval is true and correct in all respects. By signing below, I hereby give Nations Direct Mortgage authorization to obtain and/or verify information. Nations Direct Mortgage is also authorized to submit the name of the company and all employees of the company for screening through any and all mortgage industry background databases, if deemed necessary. The undersigned hereby releases, discharges and exonerates any person or entity providing information to Nations Direct Mortgage in connection with this application and any recipient of such information, including Nations Direct Mortgage or its representatives, from any and all liability of every nature and kind arising from or in connection with the furnishing, receipt, and review of such information.

**Company Name:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**City, State, Zip:** \_\_\_\_\_  
**Tax ID:** \_\_\_\_\_

**Name (First & Last):** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_  
**Title:** \_\_\_\_\_ **% Owned:** \_\_\_\_\_  
**Residence Address:** \_\_\_\_\_  
**City, State, Zip:** \_\_\_\_\_  
**Signature Required:** \_\_\_\_\_

**Name (First & Last):** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_  
**Title:** \_\_\_\_\_ **% Owned:** \_\_\_\_\_  
**Residence Address:** \_\_\_\_\_  
**City, State, Zip:** \_\_\_\_\_  
**Signature Required:** \_\_\_\_\_

**Name (First & Last):** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_  
**Title:** \_\_\_\_\_ **% Owned:** \_\_\_\_\_  
**Residence Address:** \_\_\_\_\_  
**City, State, Zip:** \_\_\_\_\_  
**Signature Required:** \_\_\_\_\_

**Name (First & Last):** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_  
**Title:** \_\_\_\_\_ **% Owned:** \_\_\_\_\_  
**Residence Address:** \_\_\_\_\_  
**City, State, Zip:** \_\_\_\_\_  
**Signature Required:** \_\_\_\_\_

# **BROKER CERTIFICATION**

## **Employee Eligibility Verification**

I, hereby, certify that we have a written Employee Eligibility Verification process that includes the following:

1. A Written policy and procedures that:
  - a. Documents the methodology used to verify all employees, including management, who are involved in the origination of mortgage loans against the U.S. General Services Administration (GSA) excluded Parties List, the HUD Limited Denial of Participation List (LDP List), and the Federal Housing Finance Agency (FHFA) Suspended Counterparty Program (SCP) List.
  - b. Documents the results of each review and corrective actions taken as a result of review findings.
  
2. Our hiring procedure includes a semi-annual verification for all employees, including management, who are involved in the origination of mortgage loans against the U.S. General Services Administration (GSA) excluded Parties List, the HUD Limited Denial of Participation List (LDP List), and the Federal Housing Finance Agency (FHFA) Suspended Counterparty Program (SCP) List?

Company Legal Name: \_\_\_\_\_

NMLS ID#: \_\_\_\_\_

Broker of Record Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Exhibit A**

**California Consumer Privacy Act (“CCPA”) Addendum**

Pursuant to the Mortgage Broker Agreement (Agreement) between Nations Direct Mortgage, LLC, acting as a Business, and \_\_\_\_\_ (“You”), acting as a Service Provider on behalf of the Business (each a Party; together, the Parties), and in furtherance of obligations under the California Consumer Privacy Act of 2018 (California Civil Code §§ 1798.100 to 1798.199) and its implementing regulations, as amended or superseded from time to time (CCPA), the Parties hereby adopt this CCPA Addendum (Addendum), which shall take effect January 1, 2020 and continue for so long as you maintain Personal Information (defined below). In the event of any conflict between this Addendum and the Agreement or attachment, exhibit, or other document attached thereto, this Addendum shall control.

1. **Definitions.** For the purposes of this Addendum--
  - a. **Personal Information** means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California consumer or household and that is disclosed to you by Nations Direct Mortgage, LLC or collected or otherwise processed by you on behalf of Nations Direct Mortgage, LLC pursuant to the Agreement.
  - b. **Other Terms.** Consumer and Business Purpose shall have the same meaning as set forth in the CCPA.
2. **Retention, Use or Disclosure, of Personal Information by you.** You are expressly prohibited from retaining, using, or disclosing Personal Information for any purpose other than for the specific purpose of performing the services specified in the Agreement, as set out in this Addendum, or as otherwise permitted by the CCPA. You shall not use the Personal Information for the purpose of providing services to another person or entity, except that you may combine Personal Information received from one or more entities to which you provide similar services to the extent necessary to detect data security incidents, or protect against fraudulent or illegal activity.
3. **Disclosure of Personal Information to you.**
  - a. **Consumer-Directed Intentional Disclosures and Interactions.** Nations Direct Mortgage, LLC may disclose Personal Information to you when a Consumer uses or directs Nations Direct Mortgage, LLC to intentionally disclose that Personal Information or uses Nations Direct Mortgage, LLC to intentionally interact with you. For the purposes of this provision, an intentional interaction occurs when the Consumer intends to interact with you, via one or more deliberate interactions; however, for avoidance of doubt, hovering over, muting, pausing, or closing a given piece of content does not constitute a Consumer's intent to interact with you.
  - b. **Consumer Opt-Outs.** Nations Direct Mortgage, LLC may disclose Personal Information to you for the purposes of alerting you that a Consumer has opted out of the sale of that Consumer's Personal Information, in which case you shall (1) promptly acknowledge to Nations Direct Mortgage, LLC receipt of such disclosure, and (2) within a reasonable time, shall take reasonable steps designed to prevent further sale of that Consumer's Personal Information by you on behalf of Nations Direct Mortgage, LLC.
  - c. **Necessary Business Purposes.** Nations Direct Mortgage, LLC may disclose Personal Information to you when necessary to perform a Business Purpose. Nations Direct Mortgage, LLC represents and warrants to you that such disclosures of Personal Information shall be consistent with the applicable Nations Direct Mortgage, LLC notice to and/or terms and conditions for its consumers. You represents and warrants that you shall not further collect or use Personal Information, except as necessary to perform the Business Purpose, or as otherwise authorized by the CCPA.
4. **Security of Personal Information Maintained by you.** You hereby represent and warrant that you shall implement and maintain no less than reasonable security procedures and practices, appropriate to the nature of the information, to protect Personal Information.

Authorized Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_