



PLAZA HOME MORTGAGE, INC.

## Become an approved Seller

Registration can be completed in several easy steps:

- Step 1:** Review, agree and sign the Seller Agreement, the Electronic Signature Agreement and the Consent to Receive Facsimiles, your legal contract for membership.
- Step 2:** Complete Broker/Owner Information, all owners and management staff must be listed, home and branch offices, if any. Attach resumes of all officers and management staff responsible for lending decisions.
- Step 3:** Complete Investor approvals, Warehouse Bank and Mortgage Insurance Company references as applicable.
- Step 4:** Seller must maintain adequate facility to conduct lending operations. A satisfactory Quality Control Plan and policies must be in place and submitted along with Plaza HVCC/FHA appraisal process questionnaire,...
- Step 5:** Review Errors & Omissions Insurance requirements, attach evidence with minimum coverage of \$300,000 with a deductible of \$50,000 maximum.
- Step 6:** Attach audited financials to show a minimum net worth of \$250,000.
- Step 7:** Complete and sign W-9 form and Authorization to Obtain and/or Disclose Information about Seller and General Release form (**Needed on each principal**).
- Step 8:** Send original Seller Application and all attachments to the Broker Approval Department of Plaza Home Mortgage, Inc.
- Step 9:** If FHA and/or VA approved, attach approval letters for home and branch offices, if any.

### Broker Approval Department

Plaza Home Mortgage, Inc.  
5090 Shoreham Place #206  
San Diego, CA 92122  
858-346-1208 Office  
858-677-6741 Fax

**Once your application has been reviewed and approved, you will receive notification of your company ID and login information.**



**PLAZA HOME MORTGAGE, INC.**  
 5090 SHOREHAM PLACE #206  
 SAN DIEGO, CA 92122

## Seller Application

**SECTION 1 – APPLICANT INFORMATION**

**APPLICANT COMPANY NAME:** \_\_\_\_\_  
 (Exactly as it appears in its charter documents)

DBA/Other Names: \_\_\_\_\_

**Years in Mortgage Business:** \_\_\_\_\_ **Number of Branches:** \_\_\_\_\_ **Number of Full Time Employees:** \_\_\_\_\_

**Are you currently doing business with Plaza?** Y\_\_\_\_\_ N\_\_\_\_\_ If Yes, what Plaza office do you work with? \_\_\_\_\_ and who is your account executive or contact person at Plaza? \_\_\_\_\_

**Applicant’s Headquarters:**

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Primary Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_

Phone #: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_ E-mail: \_\_\_\_\_

**Applicant Structure:**

- |  |   |                                       |                              |  |  |
|--|---|---------------------------------------|------------------------------|--|--|
| <input type="checkbox"/> C Corp  | <input type="checkbox"/> Sub S                | <input type="checkbox"/> LLC          | <input type="checkbox"/> LLP | <input type="checkbox"/> General Partnership | <input type="checkbox"/> Sole Proprietor |
| <input type="checkbox"/> Federally Chartered Bank or Savings Institution | <input type="checkbox"/> State Chartered Bank | <input type="checkbox"/> Credit Union |                              |  |  |

Federal Tax ID #: \_\_\_\_\_ Date of Formation: \_\_\_\_\_ State of Formation: \_\_\_\_\_

**If the Applicant has changed its name, list all previous legal names below:**

Other Applicant Legal Names: \_\_\_\_\_ Time Periods Used: \_\_\_\_\_

**In the last five years has the Applicant (or its predecessors) changed its legal or capital structure, state of formation or Chief Executive Offices, or entered into mergers, acquisitions or similar transactions? If so, indicate the nature of such change and the names of each company that was merged or consolidated with or acquired by the Applicant (or its predecessors) including each name under which each such company has done business and the address of each place of business of each such company immediately prior to such merger, consolidation or acquisition and within four months prior to the date of this application. Also, are there any other companies in which the Shareholders or Officers of the applicant (or their relatives) hold any interest that are in the mortgage or real estate business or that conduct any business with the Applicant? If so, indicate the name and nature of the business.**

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**SECTION 2 – OWNERSHIP/MANAGEMENT** (Attach supplemental pages as necessary)

**List all owners of the Company.**

Name: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 City, State and Zip: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_  
 E-mail Address: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

**Ownership** \_\_\_\_\_ %

Name: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 City, State and Zip: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_  
 E-mail Address: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

**Ownership** \_\_\_\_\_ %

Name: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 City, State and Zip: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_  
 E-mail Address: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

**Ownership** \_\_\_\_\_ %

Name: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 City, State and Zip: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_  
 E-mail Address: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

**Ownership** \_\_\_\_\_ %

**OFFICERS/MANAGEMENT**

<u>Position</u>	<u>Name</u>	<u>Telephone #</u>	<u>E-mail Address</u>
Chief Executive Officer:	_____	_____	_____
President:	_____	_____	_____
Chief Financial Officer:	_____	_____	_____
Secondary Marketing Mgr:	_____	_____	_____
Production Manager:	_____	_____	_____
QC Manager:	_____	_____	_____
Shipping Manager:	_____	_____	_____
Underwriting Manager:	_____	_____	_____

**SECTION 3 – TYPE OF LOAN PRODUCT**

Wholesale Business: \_\_\_\_\_ %                      First Lien Mortgages: \_\_\_\_\_ %  
 Retail Business: \_\_\_\_\_ %                              Second Lien Mortgages: \_\_\_\_\_ %

Loan Orig.	Past Two Years		Year-to-Date	Projected Next Year	Projected to Plaza Home Mtg.
	20_____	20_____	_____/_____/_____	20_____	20_____
Government FHA/VA	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Conforming	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Jumbo	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Alt "A"	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Sub Prime	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Seconds	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
HELOCS	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
<b>Totals</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

**SECTION 4 – AGENCIES AND MORTGAGE INSURANCE COMPANIES**

<u>Agencies:</u>	<u>Seller #</u>	<u>Date Approved:</u>
HUD	_____	_____
FHA (Non-Supervised)	_____	_____
VA (Automatic)	_____	_____
USDA/GNMA	_____	_____
FNMA	_____	_____
FHLMC	_____	_____

**\*\*If there are no agency approvals please provide the most recent copy of the Applicants QC Plan and latest QC results.**

<u>Loans held in Portfolio:</u>	<u>Number of Loans:</u>	<u>Portfolio:</u>
Internal Servicing	_____	_____
External Servicing	_____	_____
If external, list Servicer(s)	_____	

<u>Mortgage Insurance companies:</u>	<u>Contact:</u>	<u>Phone #</u>
<u>Policy #</u>		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**SECTION 5 – WAREHOUSE FACILITIES (including off balance sheet facilities)**

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

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

Contact Person: \_\_\_\_\_

Phone #:(\_\_\_\_\_) \_\_\_\_\_

Line Amount:\$ \_\_\_\_\_

Date Approved: \_\_\_\_\_ Maturity Date: \_\_\_\_\_

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

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

Contact Person: \_\_\_\_\_

Phone #:(\_\_\_\_\_) \_\_\_\_\_

Line Amount:\$ \_\_\_\_\_

Date Approved: \_\_\_\_\_ Maturity Date: \_\_\_\_\_

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

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

Contact Person: \_\_\_\_\_

Phone #:(\_\_\_\_\_) \_\_\_\_\_

Line Amount:\$ \_\_\_\_\_

Date Approved: \_\_\_\_\_ Maturity Date: \_\_\_\_\_

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

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

Contact Person: \_\_\_\_\_

Phone #:(\_\_\_\_\_) \_\_\_\_\_

Line Amount:\$ \_\_\_\_\_

Date Approved: \_\_\_\_\_ Maturity Date: \_\_\_\_\_

**SECTION 6 – BONDING AND INSURANCE (Must have a minimum of \$300,000 for E&O and Fidelity Bond)**  
 (Attach copies of all insurance policies and bonds)

Bond Carrier: \_\_\_\_\_ Bond/Reference #: \_\_\_\_\_ Exp Date: \_\_\_\_\_

E & O Insurance Carrier: \_\_\_\_\_ Policy #: \_\_\_\_\_ Exp Date: \_\_\_\_\_

Surety Bond Carrier: \_\_\_\_\_ Bond/Reference #: \_\_\_\_\_ Exp Date: \_\_\_\_\_

**SECTION 7– INVESTOR REFERENCES**  
 (List all Investors you are currently selling to. Attach supplemental pages as necessary)

Investor:	Type of Relationship: (Seller/Broker)	Delegated: (Y or N)	Contact:	Phone #:
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**Company Name:**  
**Name and contact information of person completing form:**

**CLP Program HVCC/FHA Appraisal Process Questionnaire**                      **YES    NO    N/A**

*\*\* Upon receipt and review additional items **MAY** be required.*

**HVCC Policy & Procedure**

1	Has the Lender adopted the Home Valuation Code of Conduct (HVCC)?			
2	Does the Lender certify, represent and warrant the Lender is compliant within each loan file (Lender Acknowledgement)?			
3	Does the Lender maintain written Policies and Procedures supporting the HVCC?			
4	Does Lender pay appraiser and certify no third party payment directly to appraiser is allowed?			
5	Does the Lender use one or more AMC's for the appraisal order process?			
6	If Yes, provide complete list of AMC's used?			
7	Has the Lender verified the AMC(s) is HVCC compliant?			
8	If more than one AMC is used, what is the loan level selection process?			
9	Is there an affiliation between any AMC and the Lender?			
10	Does the Lender maintain their own appraisal panel or department?			
11	What is the loan level appraiser selection process?			
12	Is there a Chief Appraiser on staff to manage this process/department?			
13	Does the Lender deliver a copy of all appraisals used in determining the loan directly to the borrower no less than three (3) business days prior to the closing of the loan?			
14	Does the Lender maintain evidence of the delivery and receipt by borrower of each appraisal in the loan file?			
15	Does the Lender provide for the borrower to waive the three business day requirement?			
16	Does the Lender provide blanket waivers of the three business day requirement?			
17	Does the Lender maintain evidence of the borrower's request to waive requirement in the loan file?			
18	If the borrower waives the three business day requirement, is a copy of the appraisal still provided to the borrower prior to or at loan closing?			

**FHA Appraisal Order Policy & Procedure document**

19	Does the Lender comply with HUD Mortgagee Letters 2009-28, 29 & 41?			
20	Does the Lender certify, represent and warrant their compliance within each loan file (Lender Acknowledgement)?			
21	Does the Lender maintain written Policies and Procedures supporting the FHA Appraisal Process?			
22	Is the Lender's FHA appraisal order process different from the Lender's HVCC process?			
23	If yes, provide a written process for FHA appraisal ordering.			



To: Any person or firm having knowledge of activities, past or present, any credit bureau, retail merchant association, bank, financial institution, credit extending organization, law enforcement agency, any licensing or regulatory authority of any local, county, state or federal government:

I, \_\_\_\_\_, on behalf of \_\_\_\_\_ (“Applicant”), hereby authorize Plaza Home Mortgage, Inc. through its agents to conduct an appropriate background investigation of the Applicant including, but not limited to, personal interviews for determination of its eligibility and acceptability to enter a credit relationship with Plaza Home Mortgage, Inc. I authorize all persons who may have information relevant to this investigation to disclose it to Plaza Home Mortgage, Inc. or its agents from time to time and on behalf of the Applicant, I release all persons from liability on account of such disclosure. I hereby further authorize that a photocopy of this authorization may be considered as valid as an original. I further certify that I am authorized by the Applicant to execute this release.

\_\_\_\_\_  
Signature Date

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

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

**For identification purposes:**

Applicant Name: \_\_\_\_\_

DBA/Trade Name: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Federal Tax ID#: \_\_\_\_\_ D & B #: \_\_\_\_\_

**SECTION 11-AUTHORIZATION FOR INDIVIDUAL CREDIT CERTIFICATION**  
(Provide authorization for each Principal/Guarantor and Broker of Record. Attach supplemental pages as necessary)

To: Any person having knowledge of my conduct, activities, or any past or present employer, credit bureau, retail merchant association, bank, financial institution, credit extending organization, law enforcement agency, any licensing or regulatory authority of any local, county, state or federal government:

I, \_\_\_\_\_, authorize Plaza Home Mortgage, Inc. and their respective agents to conduct a background investigation of me. I authorize all persons who may have information relevant to this investigation to disclose such information to Plaza Home Mortgage, Inc. or its agents from time to time. I release all persons from liability on account of such disclosure. I hereby further authorize that a photocopy of this authorization may be considered as valid as an original. I hereby further authorize that a photocopy of this authorization may be considered as valid as an original. I understand the investigation may include one or more consumer credit reports on me. Without limiting the foregoing, Plaza Home Mortgage, Inc. is authorized to obtain one or more investigative consumer reports ("Investigative Reports") on me from time to time. Investigative Reports may include information regarding my credit, employment status, character, general reputation, personal characteristics and mode of living or other information about me.

I understand that I have the right to make a written request for (1) the nature and scope of any investigation Plaza Home Mortgage, Inc. has requested and (2) a written summary of my rights as a consumer, prepared under Section 609 (c) of the Federal Fair Credit Reporting Act. I may make this request within a reasonable period of time following receipt of this notice. If I do, then Plaza Home Mortgage, Inc. will mail or provide me with a complete and accurate disclosure of the nature and scope of the investigation(s) no later than five days after it receives my request or (if later) after the date that Plaza Home Mortgage, Inc. requests the Investigative Report. In addition, I will then be entitled to a written summary from the investigative agency of the rights of a consumer under Section 609(c). I understand that any information obtained by Plaza Home Mortgage, Inc. pursuant to this Authorization may be communicated among Plaza Home Mortgage, Inc. and its affiliates for the purpose of making a credit decision. I understand that I have the right to direct that such information not be communicated among such persons and I hereby acknowledge that I waive this right.

\_\_\_\_\_  
Signature Date

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

**For Identification Purposes:**

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous address (if less than 5-years at the above):

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

THIS FORM MUST BE NOTARIZED (*Where applicable*)

Sworn to and subscribed before me on this \_\_ day of \_\_\_\_\_ 20\_\_\_\_. (place seal below)

Notary Public: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

SECTION 12- RESOLUTION OF BOARD OF DIRECTORS

OF \_\_\_\_\_  
(Seller Name)

RESOLVED FIRST, that

\_\_\_\_\_ the \_\_\_\_\_ and  
(Name of Officer) (title)

\_\_\_\_\_ the \_\_\_\_\_ and  
(Name of Officer) (title)

\_\_\_\_\_ the \_\_\_\_\_ and  
(Name of Officer) (title)

\_\_\_\_\_ the \_\_\_\_\_  
(Name of Officer) (title)

of this corporation, or any one or more of them or their duly elected or appointed successors in the office, be and each of them is hereby authorized and empowered in the name of and on behalf of this corporation and 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 other papers in connection with documents, and furnish any information required or deemed necessary or proper by Plaza Home Mortgage, Inc. in connection with any of the foregoing.

CERTIFICATION

I HEREBY CERTIFY that the foregoing is a true and correct copy of a resolution presented to and adopted by the Board of Directors of \_\_\_\_\_ at a meeting duly called and held at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, at which a quorum was present and voted, and that such resolution is duly recorded in the minute book of this corporation; 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.

{Corporate Seal}

*(If no corporate seal, please so specify)*

\_\_\_\_\_  
(Secretary)

## SECTION 13 – REQUIRED ITEMS FOR APPLICATION

1.  Completed Seller Application – signed and dated\*
2.  2 Originals of the Seller Agreement and Mini Bulk Agreement (if applicable)
3.  Last two years audited financial statements
4.  Current interim financial statements signed and dated by the CFO or President
5.  E & O Insurance and Fidelity Bond (complete copy of policy)
6.  W-9\*
7.  Copies of all current mortgage licenses and exemption letters (if applicable)
8.  Copies of all agency and investor approvals
9.  Copy of quality control procedures or the executed contract with outside Quality Control Firm (only required if applicant does not have any agency approvals)
10.  Results of the last Quality Control Audit with Management's response to the audit (only required if applicant does not have any agency approvals)
11.  Organizational chart reflecting the names of key staff
12.  Updated resumes of Principals, Broker of Record, Controller, Operations, Underwriting, Funding and Shipping Managers (reflecting current responsibilities and length of time in the industry)
13.  Resolution of Board of Directors – signed and dated \*
14.  Articles of Incorporation or Formation/Partnership or LLC Agreement
15.  DBA filings/Amendments to the Articles of Incorporation (if applicable)
16.  Copy of Privacy Policy, GLB Policy, HVCC Policy and Procedures, and FHA appraisal order procedures

**\*These documents are enclosed in your Seller Application Package**