

BROKER CERTIFICATION

On behalf of _____ (the "Company"), NMLS ID No. _____, I certify that during the previous twenty-four (24) months have any of the following occurred:

- 1) Has the Company, its owners, its broker(s) of record or any of its employees (i) had any formal complaints filed against them with a federal or state mortgage banking/broker regulatory authority, (ii) been found in violation of any mortgage banking/broker federal or state regulatory authority's statutes or regulations, (iii) had an order entered against them by a federal or state mortgage banking/broker regulatory authority or (iv) been denied, suspended or had a registration or license revoked by a federal or state mortgage banking/broker regulatory authority?
 Yes No
- 2) Has the Company had unfavorable findings with regard to mortgage operations or servicing activities included in any audit, examination or report by FHA, VA, Fannie Mae, Freddie Mac or any regulatory, supervisory or investigating agency?
 Yes No
- 3) Has any owner, partner, officer, director, employee or loan officer been affiliated with any business that was suspended by FHA, VA, Fannie Mae, or Freddie Mac and/or subject to any voluntary or involuntary bankruptcy proceedings?
 Yes No
- 4) Has the Company been suspended from brokering loans to another lender or had its approval status revoked by another lender?
 Yes No
- 5) Has any owner, partner, officer, director, or loan officer of the Company been found guilty of a criminal offense involving mortgage or real estate activity?
 Yes No
- 6) Is there any pending litigation involving the Company or any of its owners, partners, shareholders, directors, officer or loan officers?
 Yes No

If you answered "Yes" to any of the above questions 1-6, please explain (attach additional sheets if necessary):

- 7) Has there been a material change in company ownership, board of directors or senior management in the past 18 months?
 Yes No
If you answered "Yes" to question 7, please provide percentage (%) of ownership change and a copy of their resume:
- 8) Has the Company's lending, selling, servicing or insuring privilege been suspended or terminated by any state or federal regulatory authority, government lending authority or mortgage insurance company?
 Yes No
If you answered "Yes" to question 8, please provide evidence of reinstatement & state the particular circumstances for this action:
- 9) Has the Company adopted a policy for verifying potential employees against the following industry exclusionary lists: GSA Excluded Parties List, HUD's LDP List, FHFA's Suspended Counterparty List and state specific debarment lists (e.g., CA, GA)?
 Yes No
If you answered "No" to question 9, please provide explanation for lack of process and/or steps taken to remediate:
- 10) Has the company adopted a policy for the regular training of all employees in federal and state regulatory compliance including but not limited to the processing, tracking and resolution of client and employee complaints?
 Yes No
If you answered "No" to question 10, please provide explanation for lack of process and/or steps taken to remediate:

PLEASE CONTINUE TO NEXT PAGE

AFFILIATED BUSINESS RELATIONSHIPS

CMS generally does not permit real estate related fees to be paid to affiliates of mortgage brokerage companies at or before settlement of a loan. If your company has an affiliated business arrangement with another company, you are required to disclose that relationship below. CMS must provide written approval prior to using the services of any entity disclosed below for a CMS mortgage transaction. Failure to disclose affiliated businesses is a breach of the Broker Agreement.

Please provide the below information on any affiliated service provider:

	Services Provided	Name of Company	% Owned	% Of Loans Using Services
<input type="checkbox"/>	Appraisal Services / Management			
<input type="checkbox"/>	Construction or Home Improvement			
<input type="checkbox"/>	Credit Repair			
<input type="checkbox"/>	Escrow, Settlement or Closing Services			
<input type="checkbox"/>	Real Estate Sales / Brokerage			
<input type="checkbox"/>	Private Loan Financing ("Hard" Money)			
<input type="checkbox"/>	Title Services			
Name of Company Underwriting Title Policies:				

- 1) Is the borrower informed of the affiliation between broker and above business in all loan applications? Yes No
- 2) Do borrowers have the opportunity to choose a non-affiliated business for the above services? Yes No

COMPLIANCE ATTESTATION

On behalf of _____ (the "Company"), NMLS ID No. _____,

I certify that the Company has implemented an Anti-Money Laundering Program compliant with FinCEN's Anti-Money Laundering Program and Suspicious Activity Report Filing Requirements for residential mortgage lenders and originators and that said program contains:

- Policies, procedures and internal controls, based upon an assessment of money laundering and terrorist financing risks associated with the mortgage broker's/correspondent lender's products and services that will reasonably prevent, detect and report potential money laundering and other suspicious activity.
- Appointment of an AML Compliance Officer to administer the policy who is knowledgeable with Anti-Money Laundering and Suspicious Activity Report requirements
- A requirement for educating and training appropriate staff, either internally or by a third-party
- Independent testing, either by a third-party or internally, but not by the AML Compliance Officer, to monitor and maintain an adequate program
- A requirement to report suspicious activity to FinCEN within 30 days of discovery

In addition, all appropriate employees of the Company have received AML-SAR training.

Furthermore, I have reviewed Carrington's Fair Lending Policy statement, a copy of which was provided as part of our application package or recertification, and acknowledge that the Company is committed to the practices of fair lending.

By signing below, I declare that I am authorized to execute the attestation and certification of the enclosed information on behalf of the Company and that the foregoing is true and accurate to the best of my knowledge.

Signature

Date

Name (Printed)