

13. What % of loans originated are for clients outside of the state of domicile? _____ %
 If % is greater than 0%,
 a. what % of these services are:
 • through employed personnel _____ %
 • through independent _____ %
 b. List all states in which the firm provides mortgage services: _____
14. Are independent contractors always required to carry errors and omissions coverage? YES NO
15. Does firm provide mortgage loan services for homes that are sold by in-house real estate agents or real estate agent working for an entity related to the firm or any principal in the firm? YES NO
16. In these transactions, does the real estate agent inform the client that they are under no obligation to use this mortgage broker's services? YES NO
17. Describe procedures in place to determine if real estate taxes have been paid. _____
18. Does the firm have a fidelity or surety bond? YES NO
19. Does the applicant have written procedures for quality control compliance in:
 Truth in Lending YES NO
 Equal Credit Opportunity Act YES NO
 Real Estate Settlement Procedures Act YES NO
20. Describe your internal audit practices and procedures (i.e. does the applicant perform internal Audits; which areas of the services are audited; how frequently are these audits performed, etc.)

21. Are any external audits performed? YES NO
 If yes, who performs them and how frequently? _____
22. Have there been any complaints or criticisms as a result of an audit in the past 2 years? YES NO
 If yes, provide details: _____
23. Has the applicant ever been rejected for application with an investor/lender or had a correspondent relationship terminated with an Investor/lender? YES NO
 If yes, please explain _____
24. Are duties segregated so that no single individual has both custodial & accounting authority over the applicant's funds & activities? YES NO
25. Does the applicant perform appraisals on mortgage properties? YES NO

NAME OF PRINCIPAL OF THE FIRM: _____
 SIGNATURE _____
 TITLE: _____ DATE _____