



BROKER PACKAGE SUBMISSION CHECKLIST

Please complete and sign your Broker Application and Agreement. 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 experience. If you have any questions, please contact your Account Executive.

- **Broker Application**- Complete and sign the application. Included the documentation outlined in this checklist. Failure to provide all the necessary information may result in a delay and an unpleasant client experience.
- **Broker of Record**- Owner(s)/Principal(s) must have a least five years of mortgage experience (exceptions will be considered on a case-by-case basis).
- **Company Resolution**- This document is required if your company entity is one of the following: Partnership, LLP, LLC, or corporation.
- **W-9 Request for Taxpayer Identification Number and Certifications**
- **Broker License(s)**- Attach the broker license(s) in the state(s) you would like to do business with E Mortgage Management, LLC.
- **Government Approvals**- to be sponsored by E Mortgage Management, LLC, for **FHA**: please provide a copy of all processor's resumes showing years of FHA experience. For **VA**: complete the attached VA Request form and provide \$ 100.00 check payable to the Department of Veterans Affairs.
- **Resumes for Key Personnel**-(Broker of Record/Principals/Owners
- **Roster to current Mortgage Loan Originators**- (Please see attached for your convenience and please provide email addresses on the form).
- **Articles of Incorporation or Organization**
- **Broker Agreement and Compensation Plan**-Complete and execute the Agreement and Plan (**Note: any modifications to agreement provisions may result in delay or denial**)
- **Anti-Money Laundering and Bank Secrecy Act**- Completed and executed
- **Broker Affiliate Certification Disclosure**-Completed and executed
- **Quality Control Plan**-(Must have company name and be in compliance with rules and regulations required investor/insurers e.g. FNMA, FHA)
- **Credit In-File**- Credit in files must be a three (3) repository credit in file dated within 90 days of the agreement execution and are required on all owner(s) with 25% or more ownership
- **AIR Policy and Acknowledgement**- Please see attached
- **Broker authorization Form**- Please see attached
- **Current Financials**-including but not limited to Balance sheet and Income Statement within the last three months. All financial information provided will be held in strictest confidence and will not be released to any outside party
- **Lender References**- Please see attached form
- **Marketing Consent Agreement**- Please see attached
- **Zero Fraud Tolerance**- Please see attached
- **Origination Personnel Hiring Policy & Procedures**- To be provided for Brokers with two or more origination personnel
- **Provide your Broker Comp Plan(s) as evidence you are in compliance with all regulations.**
- **Complete the Certification Regarding Corporate Authority (Corporation) form or provide resolution documents with all amendments**

Note: E Mortgage Management LLC is unable to lock or fund your loans until your broker application is approved.

The completed broker package and all of it's attachments should be emailed to: brokeradmin@emmlans.com as to provide you with an excellent client experience. For questions concerning your application, please contact Jalena Montgomery at 856-581-2057 or your account executive.

