

Broker Application Checklist

The broker approval process reflects our commitment to the highest principles governing the mortgage industry. It is designed to meet the quality control guidelines recommended by federal agencies and leading private investors. Our goal is to affiliate with companies who share this commitment to quality.

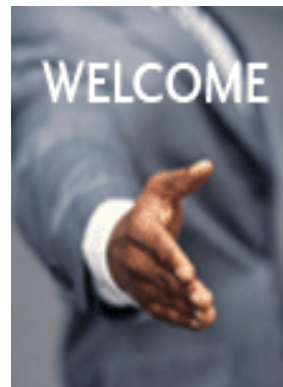
**Approval with Reunion Mortgage is simple.
Just follow the three steps below.**

1. Complete Reunion Mortgage's Forms

- Broker Application (can be submitted online)
- Wholesale Mortgage Broker Agreement
- W-9 signed and dated
- Social Security Verification Consent Form

2. Attach your Broker Documentation

- Copy of Broker License
- Copy of FHA License & Approval Letter
- Articles of Incorporation (Corporation)
- Articles of Organization (LLC)
- Partnership Agreement (Partnership)
- Résumé of Broker of Record
- Pre-Funding QC Policy or QC Questionnaire



3. Email or fax your completed broker package to Reunion Mortgage:
brokersupport@reunionmortgage.com or 408.586.0825

APPLY TODAY!



Broker Application

Company/Lender Information

Reunion AE: _____
 Legal Name: _____
 DBA Name: _____
 Street Address: _____
 City, State, Zip: _____
 Primary Contact: _____
 Secondary Contact: _____
 Phone No.: _____ Fax No.: _____
 Email Address: _____
 Website Address: _____

Type of Business

Proprietorship Partnership Corporation LLC
 Explanation: _____
 Date Incorporated: _____ State: _____ County: _____
 Date Business Started (Proprietorships and Partnerships): _____
 Fiscal Year-end: _____ Number of employees: _____

Corporate Tax Filing Information

Federal Tax I.D. #: _____ If no Fed I.D., SSN: _____

State Issued Brokers License

List all states you are currently licensed to do business in:

State	License Number	Expiration Date
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

We currently do not accept CFL licenses or allow broker-owned escrow companies.

Agency Approvals

FHA Approved Correspondent/Mini Eagle Yes No ID# _____
 FHA Direct Endorsement Yes No ID# _____

Underwriting Information

Are you currently signed up with eMagic? Yes No

If yes, would you like to be authorized by Reunion Mortgage? Yes No

Are you MERS approved? Yes No If yes, MERS # _____

Licensed Broker Information

Name: _____ Social Security: _____

Residential Address: _____ Date of Birth: _____

City, State, Zip: _____ Percentage Owned: _____

Title: _____ Phone No.: _____

Email: _____ Fax No.: _____

Loan Officer Contacts

List the Loan Officers who need access to our online Pricing Wizard and Reunion Direct, and check the box if we should email rate sheets to them:

Loan Officer Name	License No.	Email Address	Phone Number	Email Rates
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>

Certification and Authorization

I, the undersigned officer, am authorized to provide this information to RMI on behalf of my company and I agree to provide further information so requested by RMI. In addition, I certify that the information provided is true and correct and that I hereby authorize RMI to verify the information contained herein including lender references. I made no misrepresentation in the application or other documents, nor did I omit any material facts or information.

It is understood RMI will make reference inquires from time to time and that it may, at the sole expense of RMI, order credit reports, review information provided by Mortgage Asset Research Institution (MARI) and/or independent background investigations on the applicant or principals. It is further understood RMI is not bound in any manner, nor under any obligation to the applicant, until the applicant is approved in writing as a Broker and the Wholesale Mortgage Broker Agreement is signed by both parties.

Name: _____ Title: _____
Licensed Broker

Signature: _____ Date: _____

Appendix to Broker Application (Corporation and LLC Brokers Only)

Corporate Resolution

I, _____, Corporate Secretary of _____ do hereby certify that at a combined meeting of the stockholders and directors of the Corporation duly called and held at the office of the Corporation on _____ wherein a quorum of the stockholders and directors were present and voting throughout, it was upon motion(s) duly made and seconded, that the following resolutions be voted:

_____ in his/her capacity as Licensed Broker of the Corporation be empowered, authorized and directed to execute, deliver and accept any and all documents and undertake all acts reasonably required or incidental to accomplish the foregoing vote, all on such terms and conditions as he/she in his/her discretion deems to be in the best interests of the Corporation.

I further certify that said resolution(s) is/are in full force and effect without rescission, modification or amendment.

Signed under seal on this _____ day of _____, 20 ____.

A TRUE RECORD

ATTEST

Signed by: _____

Name of Corporate Secretary

Signed by: _____

Name of Licensed Broker

Wholesale Mortgage Broker Agreement

This Wholesale Mortgage Broker Agreement (hereinafter referred to as "Agreement") is entered into this _____ day of _____, 20____, by and between **Reunion Mortgage, Inc.**, a California Corporation (RMI) (hereinafter collectively referred to as "Lender") and _____ (hereinafter referred to as "Broker") being a (check one) Sole Proprietorship Partnership Limited Liability Corporation Corporation organized and existing under the laws of the State of _____.

Whereas, Broker is engaged in the activity of originating residential mortgage loans evidenced by notes secured by mortgages on real property for mortgage lenders;

Whereas, Lender is engaged in the activity of, among other things, accepting brokered loans;

Whereas, Lender and Broker desire to enter into this agreement to govern the brokering of loans by Broker to Lender; and

Now therefore, in consideration of the mutual covenants and benefits herein set forth, the parties hereto, intending to be legally bound, agree as follows:

LOAN APPLICATION PACKAGES

Broker, in its discretion and at its sole expense, may submit to Lender, on behalf of prospective borrowers, application packages for loans, which conform to all requirements of the prevailing guidelines and loan programs offered by Lender to Broker at the time of receipt of an application. The loan application package must consist of all documentation required by RMI, its successors and assigns and all appropriate governmental/regulatory agencies. The decision to approve and/or fund any loan application package shall be in the sole discretion of Lender in accordance with its then prevailing underwriting standards and requirements existing at the time of underwriting the complete application or as may be modified from time to time. Broker understands and agrees that under no circumstances shall Lender be responsible to pay for any third party service(s) commissioned by or on behalf of Broker or to reimburse Broker for such service(s). Nothing in this Agreement shall constitute nor create any liability on the part of Lender to pay, nor reimburse, Broker for any cost(s) of doing business such as, and without limitation, commissions, salaries, utilities, rent or any other expense associated with Broker's business activities.

NOTE

Lender may require additional information from, but not limited to, appraisers, credit reporting agencies, title companies, employment and mortgage documentation or any other additional information as Lender may from time to time require before making a decision to approve or fund loans. The expense for such additional information, if any, shall be the responsibility of Broker to pay.

APPROVAL AND REJECTION OF LOAN APPLICATION PACKAGES

Lender hereby retains the absolute right, in its sole discretion, to reject any and all applications submitted to it by Broker and shall not be bound to make any loan until it has informed Broker of its intention to do so in writing. Lender's intention to make any loan is conditional to quality control audits and procedures. Lender will also notify Broker in writing of a rejected loan application package. Broker warrants that if no loan is offered to an applicant by the Lender, or if no loan is accepted by an applicant, Broker shall be responsible for delivery of the Adverse Action Notice to applicant(s) as required by Equal Credit Opportunity Act (Regulation B) and any notice or document as required under any applicable law or regulation.

REPRESENTATIONS AND WARRANTIES OF BROKER

Broker hereby represents and warrants at the time Broker delivers each loan application package to Lender:

Broker is, and will continue to be, a duly organized, validly existing corporation, partnership, or other forms of organization which is in good standing under the laws of the United States and under the laws of the jurisdiction in which it was

organized or incorporated, as applicable, and has/will continue to maintain all licenses, registrations and certifications of whatsoever kind or nature necessary to carry on its business as now being conducted and is/will continue to be licensed, registered, qualified and in good standing in each state where property securing a loan is located if the laws of such state require licensing, registration or qualification in order to conduct business of the type conducted by Broker and will comply with all current and future laws, regulations and requirements of whatsoever kind or nature for the conduct of business in each jurisdiction as hereinabove outlined. In the event of any change of ownership, in whole or in part, or its form of organization, Broker shall promptly notify Lender in writing in the manner set forth herein;

Broker's execution, delivery and performance of this Agreement has been duly authorized and such action does not, and will not, violate any corporate charter, partnership, certificate, agreement or similar document, by-laws or similar document, contract, agreement of understanding by which Broker is bound or to which Broker is a party, licensing requirement or other applicable laws or regulation, require consent of any governmental authority unless such consent has been obtained, or render Broker insolvent;

In the taking of any residential mortgage application, the preparation of any loan application package and the performance of any service in connection with this Agreement, Broker has complied with all applicable federal, state and local laws and/or regulations including, but not limited to, the Real Estate Settlement Procedures Act (**RESPA**), Equal Credit Opportunity Act (**ECOA**), Fair Housing Home Mortgage Disclosure Act (**HMDA**), Fair Credit Reporting Act (**FCRA**) and Truth in Lending Act (**Regulation Z**) and/or regulations thereunder and any laws which impose a requirement upon Broker to obtain a written agreement or acknowledgement from borrowers regarding specific services to be rendered by Broker, such as generating borrower's credit report and Broker's compensation therefore. In addition, Broker and borrower have completed and executed a Good Faith Estimate, which complies with all applicable fees and charges, and itemizes the dollar amount to be paid to Broker provided all fees charged are legally permissible and reasonable in relation to the services rendered by Broker. Each application is on Fannie Mae Form 1003 and has been completed in accordance with applicable laws, regulations, this Agreement and Lender's/Investor's guidelines as published from time to time;

The execution of this Agreement and the consummation of the transaction contemplated hereby will not subject the Lender to any liability, duty or obligation of whatsoever kind or nature arising from acts, whether of omission or commission, of the Broker, its employees and/or agents;

No borrower's fees exceed the maximum amount permitted by applicable laws;

Broker has no knowledge or information with respect to any property that serves as collateral for any loan can reasonably be expected to cause an institutional secondary mortgage market investor to regard the purchase of such loan as an unacceptable investment, cause a loan to become delinquent/default, or adversely affect the value of any such loan;

Neither Broker, its officers or employees, nor any person or entity engaged by Broker which is involved in the loan (including without limitation, any mortgagor, appraiser or credit reporting agency) has made any false or misleading representations nor has failed to provide information that is true, complete and accurate or is necessary to make the information provided true, complete and accurate in connection with such loan, and Broker acknowledges that any misrepresentation of any kind in the loan submitted to Lender shall constitute grounds for immediate suspension of Broker and may result in legal actions being taken against Broker. In addition, no loan submitted hereunder will be considered as "High Rate" or "High Cost" loan under applicable federal, state and local law;

Neither Broker, its officers, employees, any other person nor any other entity has received any direct or indirect benefit, fee, commission or other consideration of value from borrowers or anyone else in connection with such loan except as disclosed to borrower(s)/buyer(s) in compliance with all applicable laws and regulations;

Broker does not have or know of any current or pending legal proceedings that are threatened against or may affect Broker or the properties of Broker, before any court or governmental department, commission, board, bureau, agency or instrumentality, domestic or foreign, which, if determined adversely to Broker, would have a material adverse effect on the financial condition, properties or operation of Broker or its ability to originate and broker loans or Broker's performance of its obligation under this Agreement or which questions the validity of the Agreement or of any action taken or to be taken pursuant thereto. Broker agrees to notify Lender immediately if any of the above described actions or conditions should arise or affect Broker after the date of this Agreement;

Broker will adhere to all the terms and conditions set forth in this Agreement, Lender's guidelines, any and all policies and procedures contained in the program announcements or other communications delivered to Broker, as the same may be amended from time to time, subject to the warranties, representations and agreements set forth therein; and

Each of the above representations and warranties applies to all loans submitted by Broker to Lender, is for the benefit of the Lender, its successors and assigns, and continues in full force and effect for so long as the loan is outstanding and for such time as Lender is subject to any risk of loss or liability as to any closed loan.

RELATIONSHIP OF THE PARTIES

Except when it is expressly provided otherwise, it is agreed that Broker and Lender shall not create an agency relationship, legal representation, joint venture, partnership, or employment. Broker shall have the status of and shall act in all matters hereunder as an independent contractor. Nothing herein shall be construed to give Broker any authority to contract for or on behalf of Lender for any goods or services or impose any liability of any kind or nature upon Lender.

Broker will originate loans by its own means and according to its own methods free from any control or right of control of Lender as to the manner or method. Broker shall determine the details and means of performing its services in conformity with the regulatory requirements, operating procedures and specifications of the federal, state and local laws and/or regulations under which it is operating. Broker shall be responsible for training its employees and agents in conformity with the provisions of this Agreement and all federal, state and/or local laws and regulations referenced herein since Broker shall remain obligated to perform its duties hereunder and fulfill its representations, warranties and covenants. Broker shall not engage in any form of advertising whatsoever utilizing either the name of Lender or any subsidiaries or affiliates of Lender or any of Lender's loan products unless specifically authorized to do so by Lender in writing.

LOCK COMMITMENTS

When Broker rate/price locks a commitment for a specific borrower and a specific property, Broker is expected to use their "best efforts" to fund the loan. If the loan funds the lock becomes a mandatory commitment and may be subject to pair off fees if not delivered to the Lender. Broker will be sent an invoice for all pair-off fees. These fees are due to Lender upon receipt. If Lender does not receive the payment from Broker within a thirty-day period, Lender may net fund the fees due.

HOME EQUITY – LIMITED AGENCY APPOINTMENT

With regard to home equity loans secured by owner occupied collateral located in Texas, Lender hereby appoints Broker as Lender's agent for the sole and limited purpose of complying with the preclosing disclosure requirements of Section 50(a)(6), Article XVI, Texas Constitution relating to the notice required by Section 50(g), identified herein as the "Notice Concerning Extension of Credit", so that the 12-day preclosing period may commence to run as soon as possible. This limited agency is restricted to the Broker receiving the loan application from the owner on behalf of the Lender and providing the owner a copy of the Notice Concerning Extension of Credit for the sole purpose of starting the 12-day period and for no other purpose. Broker is not acting as the agent of Lender in receiving the loan application for any other purpose, including but not limited to disclosures required by the Truth in Lending Act and Regulation Z.

DOCUMENTS AND INSPECTIONS

Upon Lender's written request, Broker shall promptly provide Lender with evidence satisfactory to Lender of Broker's then current licenses and other authorizations required for Broker's business and the performance of this Agreement.

ASSIGNMENTS

The rights and obligations under this Agreement shall not be assignable by Broker, except with the prior written consent of Lender. Lender, however, may assign all or part of its rights hereunder without any consent of Broker. Any purported assignment in violation of this provision shall be void.

POWER OF ATTORNEY

Broker irrevocably makes, constitutes and appoints any officer of Lender, its successors and assigns (each with power to act alone) as its true and lawful attorney-in-fact, with full power of substitution for and on behalf and in the name of Broker for the limited purpose to execute, endorse, assign, and deliver to Lender (i) all promissory notes ("Promissory Notes"), and/or allonges thereto, made payable to the order of Broker; (2) any beneficial or mortgagee's interest, or assignment thereof, and any and all other rights and interests, under all mortgages, deeds of trust, security agreements, and other instruments

evidencing, making or granting security for the Promissory Notes, whether by instrument entitled Assignment of Lien, Transfer of Lien, or otherwise ("Mortgage Rights"); and (3) all other documents evidencing, memorializing or otherwise relating to the payee's obligee's or mortgagee's interest in the loan evidenced by the Promissory Notes ("Documents") and , incident thereto, to complete any blanks and/or correct any typographical or scrivener's errors in and to the Promissory Notes, Mortgage Rights, and Documents, and to initial or otherwise acknowledge any such completions or corrections on its behalf and obtain the initials or other acknowledgements of other parties to any completions and corrections to the Promissory Notes, Mortgage Rights, and Documents. Broker hereby grants to any attorney-in-fact the full power and authority to perform each and every act and thing whatsoever requisite, necessary and proper to exercise the foregoing powers.

NON-SOLICITATION

Broker will not solicit for refinance any loan(s) funded by Lender for a period of 150 days from funding. If borrower(s) request a refinance from Broker during this period, Broker agrees to give Lender first right of approval and funding the new loan request.

EARLY PAYOFF

On loans without prepayment penalties that are paid-off within 150 days of funding (180 days for second mortgage loans) Broker shall pay Lender, within thirty (30) days of notice by Lender, an amount equal to the Broker rebate on the original loan being paid-off.

WAIVERS

No waivers of any term, provision or condition of this Agreement, whether by conduct or otherwise, in any one or more instances, shall be deemed to be, or construed as, a waiver of any such term, provision or condition or of any other term, provision or condition of this Agreement unless written waiver has been granted by Lender to Broker.

ENTIRE AGREEMENT

This Agreement and any supporting Addendum or Appendix referred to herein and executed herewith shall constitute the entire Agreement between the parties hereto with regard to the subject matter hereof and all prior agreements, understandings, restrictions, warranties or representations between the parties with respect thereto shall be superseded by this Agreement.

MODIFICATION

No changes or modifications of this Agreement shall be valid unless in writing and signed by all parties hereto.

TERMINATION

Nothing contained herein shall constitute an obligation or commitment on Lender to fund any specific loan or on Broker to sell or deliver any specific loan. This Agreement may be terminated at any time by mutual agreement or in the sole discretion of Lender upon five (5)-business days notice by Lender to Broker; however if Lender, in its sole discretion, determines that there has been fraud or misrepresentation concerning loan delivered by Broker or any material breach of this Agreement, Lender reserves the right to terminate this Agreement immediately and without prior notice and to refuse to close any loan registered by Broker prior to such termination regardless of whether the interest rate and points of such loan has been locked in by Lender . Lender will not be obligated to fund any loan originated by Broker once Notice to Terminate has been communicated to Broker or in case of fraud or misrepresentation as stated aforesaid. Lender may fund loans for which commitments have been issued prior to termination provided that Broker is not in violation of this Agreement and provided further that all conditions of Lender's commitment are met in a timely manner as determined solely by Lender. Lender shall have no obligation to fund any loan for which its commitment has expired.

After termination, the provisions of this Agreement shall survive and remain in effect for those loans funded by Lender prior to the date of termination.

SURVIVAL AND INDEMNIFICATION

The representations, warranties and covenants set forth in this Agreement shall survive the settlement of the loans by Lender and shall inure to the benefit of Lender, its successors and assigns. Broker shall indemnify, defend and hold Lender, its affiliates, directors, officers, agents, employees, successors and assigns harmless from and against (i) any and all claims, losses, liabilities, causes of actions, damages, taxes, costs and expenses that Lender may incur or sustain arising, and/or resulting, from any claim, demand, defense or assertion based on, or grounded upon or resulting from a breach of any representation,

warranty or covenant by Broker under this Agreement; (ii) the failure by Broker to perform any obligation herein; (iii) any fraud or misrepresentation found to exist in any loan. If any loan originated hereunder is rescinded or withdrawn pursuant to applicable law, Broker shall refund to the rescinding borrower any and all broker fees received; and Broker shall reimburse any paid broker fee to Lender. Any fee or compensation due to Broker shall not be deemed to have earned or payable until the loan has been closed and funded subject to other provisions contained in this Agreement.

SEVERABILITY

If any provision, or part of, this Agreement is adjudicated to be invalid or unenforceable under any law, such provision, or part thereof, shall be totally ineffective to that extent but all remaining provisions hereof shall be unaffected and in full force and effect.

REMEDIES

If Broker, its officers, employees or agents, defrauds Lender, its successors and assigns, as to any loan, Lender shall have the right to present said loan to Broker for repurchase and repayment of any costs, commissions, rebates or any other fees paid to Broker by Lender, forfeiture of any commissions due Broker, to demand payment of any cost and damages incurred by Lender, and/or to bring suit in the California Court(s) of competent jurisdiction and/or Federal District Court seeking a judgment ordering Broker to repurchase the loan plus attorney’s fees and such other damages and relief as may be appropriate. Absent such fraud the only remedies of the parties for any alleged violation of any provision of this Agreement shall be Broker’s repurchase of the subject loan and repayment of any costs, commissions, rebates or any other fees paid to Broker by Lender, forfeiture of any commissions due Broker, payment of any cost and damages incurred by Lender, and/or to institute binding arbitration before the American Arbitration Association in accordance with its rules. The arbitration shall be in California, or such other location as mutually agreed to by and between the parties. Each party shall pay one-half of the arbitrator’s fees. The arbitrators shall have power to award attorney’s fees and cost to the prevailing party. On loans with early payment delinquencies, Lender may require Broker to either repurchase said loan or pay back any rebate and/or pay any penalties.

RIGHT OF OFFSET

It is agreed by Broker and Lender that if Lender has made demand on Broker to repurchase a loan and/or to repay any costs, commissions, rebates or any other fees paid to Broker by Lender, payment of any cost and damages incurred by Lender, that Lender shall have the right to net and offset these amounts from any monies owed by Lender to the Broker on the loan subject to repurchase or repayment, and/or net and offset these amounts from any other loan submitted by Broker. It is further agreed by Broker and Lender that if Lender has made demand on Broker to repay any costs, penalties or other amounts assessed by RMI Investors, that lender shall have the right to net and offset these amounts from any monies owed by Lender to the Broker on the loan subject to repayment and/or net and offset these amounts from any other loan submitted by Broker.

NOTICES

Except as otherwise provided herein, all notices, requests or communications which are to be given under this Agreement shall be deemed to have been sufficiently given if it is in writing, addressed to the appropriate parties and sent certified mail, return receipt requested, or by overnight delivery service to the following address, unless another name or address is substituted in writing:

LENDER:

Reunion Mortgage, Inc.
860 Hillview Court, Suite 300
Milpitas, California 95035

BROKER:

Firm Name: _____
Licensed Broker: _____
Street: _____
City, State, Zip: _____

GOVERNING LAW

This Agreement shall be governed by, construed and enforced under the laws of the State of California without conflict of any law. Each of the parties irrevocably submits to the jurisdiction of any state or federal court located in Santa Clara county, California, over any action, suit or proceeding to enforce or defend any right under this Agreement or otherwise arising from

any transaction existing in connection with this Agreement. If any provision of this Agreement is found to be invalid, such invalidity shall not affect any other provision hereof.

COUNTERPARTS

This Agreement maybe executed in counterparts, each of which shall be deemed an original, and both of which, taken together, shall constitute one and the same instrument.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the date written below.

[My transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.]

Reunion Mortgage, Inc.

Broker/Firm _____

DBA Name _____

DBA Name _____

DBA Name _____

More than 3 DBA's - List attached to Agreement

By: _____

By: _____

Name of Signee: _____

Name of Signee: _____

Title: _____

Title: _____

Date: _____

Date: _____

Addendum to Wholesale Mortgage Broker Agreement – FHA

This addendum to the Wholesale Mortgage Broker Agreement – FHA (hereinafter referred to as the “Addendum”) dated _____ supplements, amends and becomes part of the Wholesale Mortgage Broker Agreement (hereinafter referred to as the “Agreement”), dated _____, by and between Reunion Mortgage, Inc., a California Corporation (RMI) (hereinafter collectively referred to as “Lender”) and _____ (hereinafter referred to as “Broker”).

WHEREAS, Broker wishes to originate and process FHA loans insured by the Federal Housing Administration;

WHEREAS, Lender is a FHA approved lender and agrees to fund FHA loans in accordance with the applicable legislation and guidelines pertaining to such loans; and

NOW THEREFORE, Lender and Broker hereby agree to the following:

FUNDING

Broker shall originate, process and submit FHA loan application to Lender to underwrite in accordance with Lender’s then current underwriting criteria and the requirements for insurance under Department of Housing and Urban Development (“HUD”)’s Direct Endorsement program. FHA loan must be underwritten and funded in either Lender’s or Broker’s name in accordance with federal, state, or local requirements.

BROKER REPRESENTATIONS AND WARRANTIES

In addition to the Broker representations and warranties in the Agreement, Broker hereby represents and warrants at the time Broker delivers each FHA loan to Lender:

Broker’s execution, delivery and performance of this Addendum has been duly authorized and such action does not, and will not, violate any corporate charter, partnership, certificate, agreement or similar document, by-laws or similar document, contract, agreement of understanding by which Broker is bound or to which Broker is a party, and such execution is not a violation of any licensing requirements, other applicable laws or regulations that require consent of any governmental authority unless such consent has been obtained, or render Broker insolvent.

Broker is authorized to originate FHA loans under applicable FHA regulations, requirements, standards and guidelines as amended from time to time.

Broker shall act as Loan Correspondent for Lender solely for the purpose originating, processing and insuring FHA loans submitted to Lender for underwriting and funding. Broker has and will continue to comply with HUD’S approval requirement as a Loan Correspondent mortgagee in accordance with the applicable regulations, guidelines and mortgage letters relevant to FHA loans.

Broker will provide Lender with HUD Originator ID Numbers for its main and subsequent branches, and must maintain HUD approval at all times. Broker shall forthwith advise Lender of the possible changes to the approval status with HUD. To the extent that the FHA loan activities contained in this Addendum require federal, state or local licensing, registration or other approval, Broker has obtained such license, registration or approval and shall maintain in good standing at all times during the term of this Addendum. Broker is also authorized by HUD to originate and process FHA loans in the

jurisdiction where the property is located and the property shall be appraised pursuant to FHA appraiser procedures and guidelines.

Lender shall deduct from the loan proceeds the mortgage insurance premium and shall forward to HUD such premium together with the completed mortgage insurance package. In the event that Broker receives from HUD the OTMIP Statement of Account, the MIC or a suspense letter with regard to the issuance of a MIC, Broker shall forward the same to Lender forthwith. Broker agrees to assist Lender in resolving any issues relating to the non-issuance or HUD insurance suspension. Broker also agrees to repurchase any loans HUD refuses to insure. It is agreed that any future commissions or premiums earned by Broker may be used to offset losses or penalties incurred by Lender

Each loan to be closed and funded hereunder shall be on loan documentation specified by Lender. Any documents required by Lender to be executed, either by buyer, seller, or a third party, shall be properly executed and contain authentic signatures. All loans shall be closed in accordance with Lender and FHA guidelines.

LENDER REPRESENTATIONS AND WARRANTIES

Lender is a HUD approved mortgagee, is approved to participate in the Direct Endorsement program and has met the applicable net worth requirements established by HUD.

EPD (Early Payment Default)

Broker will reimburse Lender the YSP (Yield Spread Premium) plus an Administrative fee of \$1,500 for any FHA loan which becomes sixty (60) days or more delinquent in any of the first four (4) payments of the mortgage. Should Broker not reimburse RMI for any occurrences, Broker will immediately be terminated for FHA.

INDEMNIFICATION

Broker agrees to indemnify, defend and hold Lender harmless from and against any claims, penalties, losses, costs or damages, including, but not limited to, reasonable attorney's fee and expenses incurred by Lender (or any successor or assign), arising out of Broker's failure to comply with any federal, state or local requirements, including, but not limited to, HUD/FHA requirements, for qualification and approval as a Loan Correspondent for origination and processing of FHA loans, or arising out of Broker's failure to comply with each of its obligations for maintaining its status as an approved Loan Correspondent. This indemnification obligation shall be in addition to any obligation to indemnify Lender pursuant to the Agreement.

TERMINATION

The termination of the Agreement shall automatically terminate this Addendum but not vice versa. This Addendum may, in addition, be terminated in writing at any time by either party upon 10 days written notice; provided, however, in the event that Lender, in its sole discretion, deems Broker to be in breach of any of the representations and warranties made herein or the Agreement, Lender may immediately terminate this Addendum without prior notice to Broker. In the event of a termination of this Addendum, Lender and Broker shall promptly notify HUD of such termination.

ASSIGNMENT

Broker may not assign this Addendum, except with the prior written consent from Lender. Lender, however, may assign this Addendum without any consent from Broker.

COOPERATION FROM BROKER

Broker agrees to cooperate fully with Lender with respect to providing any information they may request regarding any loan originated by Broker hereunder.

Subject to the modifications set forth herein, all other terms, conditions, and provisions of the Agreement are affirmed, incorporated herein by reference and shall remain in full force and effect. All terms not otherwise defined herein shall have the meaning specified in the Agreement.

This Addendum is hereby agreed to and accepted by:

Reunion Mortgage, Inc.

Broker/Firm _____

DBA Name _____

DBA Name _____

DBA Name _____

More than 3 DBA's – List attached to Agreement.

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

Request for Taxpayer Identification Number and Certification

**Give form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
	List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number
or
Employer identification number

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	Date ▶
------------------	----------------------------	--------

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a “saving clause.” Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called “backup withholding.” Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the “Name” line. You may enter your business, trade, or “doing business as (DBA)” name on the “Business name” line.

Limited liability company (LLC). Check the “Limited liability company” box only and enter the appropriate code for the tax classification (“D” for disregarded entity, “C” for corporation, “P” for partnership) in the space provided.

For a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner’s name on the “Name” line. Enter the LLC’s name on the “Business name” line.

For an LLC classified as a partnership or a corporation, enter the LLC’s name on the “Name” line and any business, trade, or DBA name on the “Business name” line.

Other entities. Enter your business name as shown on required federal tax documents on the “Name” line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the “Business name” line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the “Exempt payee” box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt payees, see *Exempt Payee* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
For this type of account:	Give name and EIN of:
6. Disregarded entity not owned by an individual	The owner
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS personal property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.consumer.gov/idtheft or 1-877-IDTHEFT(438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

**Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification**

Printed Name _____ Date of Birth _____ SSN _____

I am conducting the following business transaction

_____ For Purpose of Doing Business _____

[Identify a specific purpose. Example—seeking a mortgage from the Company— “identity verification” or “identity proof or confirmation” is not acceptable.].

with the following company (“the Company”):

Company Name:
Reunion Mortgage Inc.

Address:
860 Hillview Court #300, Milpitas, CA 95035

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company’s Agent, if applicable, for the purpose I identified.

The name and address of the Company’s Agent is: Rapid Reporting Verification Company, 4100 International Plaza, Ste. 640, Fort Worth, Texas 76132

I am the individual to whom the Social Security number was issued or that person’s legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for 90 days from the date signed. _____ (Please initial.)

Signature _____ Date Signed _____

Contact information of individual signing authorization:

Address _____

City/State/Zip _____

Phone Number _____

Form SSA-89 (8/15/2008)

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. Send to this address only comments relating to our time estimate, not the completed form.

.....TEAR OFF.....

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA’s verification of your SSN. To view a copy of the entire model agreement, visit

<http://www.ssa.gov/bsocbsvPDF/agreement.pdf>