

Name:  Branch  Individual Estimated # of employees including yourself

\_\_\_\_\_

## BUSINESS LOCATION

Proposed Address for Business:

\_\_\_\_\_

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

Square Footage: \_\_\_\_\_ Cost / Mo. \_\_\_\_\_

Commercial  Residence  Bona-fide Executive Suite

Does your proposed location contemplate sharing space with another company?  Yes  No

If Yes, please list the companies below (attach addendum if more space is needed):

Company Name	Type of Business	Nature of Affiliation With Business
_____	_____	_____
_____	_____	_____
_____	_____	_____

If your current location is to be the Branch location for NCM, is there a license (from any company) currently issued showing at that address?  N/A  Yes  No

If Yes, what company: \_\_\_\_\_

## PRODUCTION

List your last 6 months' **PERSONAL PRODUCTION** (not the branch total, if applicable) in Units and Dollars:

Month	Last mo.	2 Mo. Ago	3 Mo. Ago	4 Mo. Ago	5 Mo. Ago	6 Mo. Ago
Units	_____ %	_____ %	_____ %	_____ %	_____ %	_____ %
Volume	_____	_____	_____	_____	_____	_____

If you were a Branch Manager or owned your own company, please list your last 6 months' **BRANCH PRODUCTION** (including your own):

Month	Last mo.	2 Mo. Ago	3 Mo. Ago	4 Mo. Ago	5 Mo. Ago	6 Mo. Ago
Units	_____ %	_____ %	_____ %	_____ %	_____ %	_____ %
Volume	_____	_____	_____	_____	_____	_____

**PRODUCTION CONT.**

List your last 6 months' **TOTAL BRANCH PRODUCTION BY PRODUCT MIX** in Units and Dollars. (please attach a loan production report).

Conv. / Conf.	Conv. High Bal.	Jumbo	USDA	Reverse	FHA	VA
%	%	%	%	%	%	%
					% Streamline	% IRRLs
<b>Percentage of Total Production:</b>						
% Purchase	%	% Refinance	%			

**Additional attributes of your loan volume for the last 6 months:**

\_\_\_\_\_ % of loans involving Gift Funds

\_\_\_\_\_ % of loans Condos

\_\_\_\_\_ % of loans Manufactured Housing

\_\_\_\_\_ % of loans Non-Owner Occupied

\_\_\_\_\_ % of loans involving State Bond

\_\_\_\_\_ % of loans requiring manual UW over-ride of automated UW findings

\_\_\_\_\_ % of other / explain: \_\_\_\_\_



**Mortgage Origination Income** ( please provide your last 2 years W2's, 1099's, or tax returns as applicable ):

W-2 Earnings YTD \_\_\_\_\_ Last Year \_\_\_\_\_ Prior Year

1099 Earnings YTD \_\_\_\_\_ Last Year \_\_\_\_\_ Prior Year

What percentage of the total branch volume have you originated over the last six months? \_\_\_\_\_ %

What percentage of the total volume will you originate at your location? \_\_\_\_\_ %

**Processing** ( please check the box that currenty applies to you ):

In my branch with employed processors  At my company's centralized processing center  Outsourced to a 3rd party / Name: \_\_\_\_\_

**State Bond Programs** - I use the following State Bond Programs:

1) \_\_\_\_\_

2) \_\_\_\_\_

## BACKGROUND INQUIRY

Are you a party to a lawsuit? Y / N

Have you ever been suspended or terminated from any lender? Y / N

Have you ever had any negative findings in a State or Federal audit? Y / N

Have you ever been suspended / terminated by any State / Federal Regulatory Agency? Y / N

Have you EVER had any type of license denied, suspended or revoked? Y / N

Have you ever been convicted of a felony or a crime of moral=turpitude which has not been expunged, annulled or sealed by a court? Y / N

Do you ( or anyone under your supervision ) have any known MARI issues reported? Y / N

Are you currently subject to a non-compete, non-solicit, or any other limiting clause or provision in an employment agreement? Y / N

**IF YOU ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE PROVIDE A DETAILED EXPLANATION AND ATTACH TO THIS APPLICATION. IF YOU ANSWERED YES TO THE LAST QUESTION, PLEASE ATTACH A COPY OF THE CONTRACT CONTAINING THE NON-COMPETE / SOLICIT CLAUSE.**

Do you plan to bring any loans currently in your pipeline with you? Y / N

Do you have known credit blemishes, outstanding judgements or other negative public records? Y / N

If **Yes**, please attach a letter of explanation that will be appropriate for us to consider internally as well as provide to states during the licensing process. This letter of explanation should not be a sales pitch as to why you would make a good employee for NCM. If you wish to make such a claim please keep that separate from your letter of explanation. This letter should be an explanation of what caused the issue, how you have resolved it and why such an issue is unlikely to occur again.

Do you have any ownership interest, management involvement, or any responsibilities in a title company, closing/settlement company, appraisal company, processing company, marketing company, real estate company, debt settlement company or any other company governed by RESPA? YES / NO

If **Yes**, please name the companies and describe your duties and/or ownership position with said companies.

Company Name	Company Type	State	% Ownership	Title / Duties

### Mortgage Industry References:

Name	Company	Contact Phone	E-mail

## LICENSING & EDUCATION

### List Professional ( Non-Mortgage ) Licenses Held:

License Type	State Issued	License Number

Are you currently originating FHA loans?    Y / N                      If Yes, FHA Branch ID# \_\_\_\_\_ ( required )

Years of experience as a Mortgage Originator \_\_\_\_\_ Years

Total Years of Management Experience in all industries: \_\_\_\_\_ Years

NMLS ID #

Do you currently hold any individual mortgage licenses?    Y / N

If Yes, indicate in which states: \_\_\_\_\_

Which States do you want your location licensed in: \_\_\_\_\_

### Recent Education ( please attach addendum if more space is needed ):

Course	Hours	Yrs. Completed	State Specific

### Mortgage Loan Originator Tests:

Test Name	Date	Pass / Fail
		Pass      Fail
		Pass      Fail
		Pass      Fail
		Pass      Fail
		Pass      Fail

## MARKETING & TOOLS

What is your total cost of marketing per funded loan? \$ \_\_\_\_\_

Do you currently have a website? Y / N If **Yes**, http://www. \_\_\_\_\_

Do you own this domain? Y / N

Do you use a marketing program to maintain contact with referral partners and past clients? Y / N If so, what do you use? \_\_\_\_\_

Do you currently telemarket? Y / N

Is telemarketing a part of your future marketing plan? Y / N If so, please attach a detailed explanation of your t/m experience and knowledge.

Please briefly describe your **Business Marketing Plan**:

List your top business sources

% of volume


I have experience using the following software / programs:

- Calyx Point   
  Leads 360   
  Marksman

## Value Proposition Assessment:

Rate the Importance of the following items:

1 = not very important    5 = extremely important

Value Proposition      1   2   3   4   5

Competitive Rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having the "Best" Rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi-State Licensing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underwriting Turn Times	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please list the **TOP 3** Most Important attributes in a partner:

1

2

3

## LEGAL ACKNOWLEDGEMENT

### Acknowledgement

I hereby certify that the information contained in this Business Profile is accurate and understand this information is considered an addendum to my employment application with NationsChoice Mortgage.

Signature:

Date:

### Documents Required with this Business Profile ( please include copies of the following ):

- Current resume with signature and date
- Copies of licenses or current NMLS screen shot for all licenses you currently hold
- Current pipeline report (redact borrower data)
- Funded loan report for last year and YTD (redact borrower data)
- Credit Explanation, if needed
- Any Background Inquiry Section Explanation
- Completed NCM Branch Pro-Forma ( Branch Only - N/A Individual )
- W2's and/or 1099's or tax returns for the past 2 years
- Your most current payroll check stub showing YTD
- List of lenders whom you most frequently fund loans
- Application for Employment with all addendums

Additional Information:

Upon receipt of your complete application, including all attachments listed above, our normal disposition time is approximately ten days or less. Your Regional Sales Executive will keep you updated on the status of your application. Thank you for your inquiry.