



MetLife Home Loans
a Division of MetLife Bank, N.A.

WHOLESALE BROKER APPLICATION

Company's Legal Name: _____

Broker of Record: _____

DBA (if any): _____

Primary Contact: _____ Phone #: _____ Fax #: _____

E-mail Address: _____

Street Address (PO Box unacceptable): _____

City/State/Zip: _____

Parent Company (if applicable): _____

Street Address: _____

City/State/Zip: _____

Taxpayer I.D.#: _____

Date Started/State Incorporated In: _____

Please identify how your organization is established:

Sole Proprietor Corporation Partnership LLC Other _____

Employee Headcount _____ Number of Loan Officers: _____ Processors: _____

Principals/Senior Officers/Managers:

Name/Title	Social Security No.*	% of ownership/Years of Experience
1.		% /
2.		
3.		
4.		
5.		

Branch Office Locations (if applicable):

Full Branch Address/Phone, Fax Number (attach additional sheet if necessary)	Branch Manager
1.	
2.	
3.	

Note: If licensed in other states, please provide a current copy of that license and also indicate the state(s) on the signed broker agreement.

Organizational Approvals:

Organization	Date Approved	ID Number
FNMA		
FHMLC		
FHA		(____ DE)
VA		(____ Automatic)

All of the following questions must be answered or your application will be considered incomplete:

Has your company or a principal of your company ever been suspended or terminated from selling or servicing mortgages by an investor or another lender? Yes* No

Has your company or a principal ever been denied, suspended, or disqualified by HUD or VA? Yes* No

Has your company ever been denied, suspended or disqualified by a PMI company? Yes* No

Is the company or any officer of the company involved in any legal action that could affect the company's capacity to perform under the broker agreement? Yes* No

Have any formal complaints, lawsuits, or judgements been filed against you or your company with any state regulatory agency within the past 3 years? Yes* No

Has your company made any indemnification to another lender due to loss or potential loss incurred? Yes* No

Does your company carry Errors and Omissions insurance? Yes No

If yes, through what company and in what amount? _____

What is your projected volume to be submitted to MetLife Home Loans? \$_____

*** Any "yes" answers will require full explanation on a separate attachment.**

Previous Year Production Volume:

	Units	Total Amount
Conventional Conforming		
Conventional Jumbo		
FHA		
VA		
Subprime		
Second Mortgages		

Other lenders you are approved with:

Company	Contact Name/Title	Telephone
1.		
2.		
3.		

For Wholesale Correspondent Only:

Department Contacts:

	Name	Title	Telephone
Marketing			
Underwriting			
Shipping			

Warehouse Bank Name, Address, Phone Number, and Contact Name (a copy of your wiring instructions must be included): *Attach separate sheet with information if necessary. All lines being used to fund must be identified.*

Applying for the following programs:

- _____ Conventional
- _____ FHA (Provide copy of FHA approval letter) _____ DE Approved?
Lender Insuring Authorization? _____ If yes, broker will be required to insure their loans.
- _____ VA (Provide copy of VA approval letter and \$100 check payable to VA if sponsor or evidence of automatic approval).

-
- _____ Broker: Loan closes in MetLife's name with MetLife funds.
 - _____ Table Funded Broker: Loan closes in broker's name using MetLife funds (Power-of-Attorney required).
 - _____ Wholesale Correspondent Closes and funds in correspondents name with correspondent's funds and subsequently purchased by MetLife (Power-of-Attorney required).
 - _____ Reverse Mortgage - Broker _____ Table Fund _____ Correspondent _____

MERS Member: Yes No If yes, MERS Membership No. _____

Will your company use MERS prepared closing documents? Yes No

Documentation Requirements

First Mortgage and Reverse (for Broker or Table Funded Broker)

*Indicates only documents required from Federally Regulated institutions:

- Fully completed and signed Wholesale Application*
- Executed Mortgage Broker Agreement *
- Loan Fraud Zero Tolerance *
- Credit Authorization and Certification Form
- Owner Affidavit, if applicable
- Corporate Resolution, if applicable
- Resumes of principals, senior officers, and managers
- Copy of current Mortgage Broker's License in all states where broker will be conducting business
- Audited Financial Statements or tax returns for previous 2 years, most recent year-to-date P&L statement and balance sheet signed and dated.
- Quality Control Procedures or QC Questionnaire*
- Errors and Omissions/Fidelity Bond coverage for a minimum of \$300,000
- Original W-9 fully completed and executed*
- Fully executed Limited Power of Attorney (if requesting table-funding authorization)*

For Wholesale Correspondent – First Mortgage and Reverse

*Indicates only documents required from Federally Regulated institutions:

- All documents listed above, if applicable*
- Executed Mortgage Purchase Contract and/or Reverse Agreement*
- Fully executed Limited Power of Attorney*
- Warehouse Bank Verification form, if not using own funds*
- Copy of correspondent wiring instructions including account number*

Applicant Certification - Applicant certifies that the information contained in this application and in all additional required documents is complete and accurate to the best of their knowledge. Applicant authorizes MetLife to make reference inquiries, background investigations, obtain verification of any information provided. Applicant also authorizes MetLife to send rate sheets, products guidelines and updates to the e-mail address or fax number provided on the application.

Name: _____ Title: _____

Signature: _____ Date: _____

MetLife Certification: I/we have interviewed the Applicant, discussed the policies and procedures of MetLife, and hereby recommend approval of this application.

Loan Representative: _____
Name Signature

Branch Manager: _____
Name Signature

Branch: _____