



It's the Intellectual Capital™

EMB Warehouse Line of Credit Commercial Loan Application

The undersigned Applicant(s) hereby request(s) Fidelity Bank ("Lender") to grant a mortgage warehouse line of credit.

Applicant Information

Company Name _____ Amount Requested \$ _____
 Doing Business As (if applicable) _____ Tax ID Number _____
 Address _____ Years in Business _____ State of Incorporation _____
 City _____ State _____ Zip _____ Business Type: Corporation Partnership LLC LLP
 Sole Proprietor Other: _____
 Contact Person _____
 Phone _____ Fax _____ Email _____
 Last year's first mortgage business (\$ of loans closed) \$ _____ This year's first mortgage business (thru end of last month) \$ _____

Ownership Information

Fidelity Bank requires the following information from each shareholder, partner, or member owning 10 percent or more of the Applicant. *Attach additional pages if necessary.*

Name _____	SSN _____	Percent Ownership _____ %	Address _____	City _____	State _____	Zip _____	Phone _____	Email _____
Name _____	SSN _____	Percent Ownership _____ %	Address _____	City _____	State _____	Zip _____	Phone _____	Email _____
Name _____	SSN _____	Percent Ownership _____ %	Address _____	City _____	State _____	Zip _____	Phone _____	Email _____
Name _____	SSN _____	Percent Ownership _____ %	Address _____	City _____	State _____	Zip _____	Phone _____	Email _____

Senior Company Officers (mandatory)

Please fill in the following information for the three most Senior Company Officers:

Name _____	SSN _____	Phone _____
Address _____	City _____	State _____ Zip _____
Name _____	SSN _____	Phone _____
Address _____	City _____	State _____ Zip _____
Name _____	SSN _____	Phone _____
Address _____	City _____	State _____ Zip _____

Other Financial Institutions

Does the Applicant or any affiliate or parent subsidiary of the Applicant have a warehousing line of credit for mortgages (either for first or second liens) or a business line of credit with any other financial institution: Yes No

▶ If "YES", please complete the following:

Financial Institution Name _____	Financial Institution Name _____
City _____ State _____ Zip _____	City _____ State _____ Zip _____
Financial Institution's Phone _____	Financial Institution's Phone _____
Loan Officer Name _____	Loan Officer Name _____
<input type="checkbox"/> Warehouse Line of Credit <input type="checkbox"/> Additional Business Line of Credit	<input type="checkbox"/> Warehouse Line of Credit <input type="checkbox"/> Additional Business Line of Credit
Amount \$ _____ Date Approved _____	Amount \$ _____ Date Approved _____

▶ If "NO", are there any immediate plans to acquire another warehouse line of credit over and above the request at Fidelity Bank: Yes No

Licensing Information

Broker Name _____ Contact Person _____
 Phone _____ Email _____ SSN _____ Type of License _____

Revised 07/2017

Reference Information

Please provide four business references, at least three of which must be Investors.

Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Email _____
 Type of Business _____ Length of Time Known _____

Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Email _____
 Type of Business _____ Length of Time Known _____

Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Email _____
 Type of Business _____ Length of Time Known _____

Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Email _____
 Type of Business _____ Length of Time Known _____

Other Correspondent Relationships

Does the Applicant have any Investor or Wholesale relationships? Yes No

▶ If "YES", please complete the following:

Financial Institution Name _____ City _____ State _____ Zip _____
 Loan Officer Name _____ Financial Institution's Phone _____
 Volume for Last 2 Years _____ Type of Relationship _____
 List any past or pending re-purchase requests _____
 List any past or pending refunds of premium due to a repayment _____

Investor/Wholesale Relationships

Does the Applicant have any other correspondent relationships? Yes No

▶ If "YES", please complete the following:

Financial Institution Name _____ City _____ State _____ Zip _____
 Loan Officer Name _____ Financial Institution's Phone _____
 Volume for Last 2 Years _____ Type of Relationship _____
 List any past or pending re-purchase requests _____
 List any past or pending refunds of premium due to a repayment _____

Other Adverse Items

Does the Applicant have any past or pending re-purchase requests or legal action pending from any investor? Yes No

▶ If "YES", please describe the circumstances involving the requests or actions, including the amount:

Do you have any judgements, liens, or bankruptcies to disclose? Yes No

Are there any other adverse items that you believe would preclude you/your company from qualifying for this line of credit? Yes No

▶ If "YES", please describe the circumstances involving the requests or actions, including the amount:

Branch Locations

If applicable, provide the following for all branch locations. *Attach additional pages if necessary.*

Branch Name _____
 Contact Person _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Email _____

Branch Name _____
 Contact Person _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____ Email _____



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Notices and Certifications

Applicant shall provide the Lender simultaneously with the submission of this Application Fee of \$700 (Non-refundable).

The undersigned specifically acknowledge and agree that (1) the loan requested by this Application will be secured by first security interest in the collateral; (2) all statements made in this Application, any attachments or supplements to this Application (collectively the Application) are made for the purpose of obtaining the loan indicated herein and that the Application will be retained by Fidelity Bank even if the loan is denied; (3) verification or reverification of the information contained in the Application may be obtained from any source including but not limited to a credit reporting agency and any party named in the Application; (4) Fidelity Bank and its agents, successors and assigns will rely on the information contained in the Application, and the undersigned have a continuing obligation to amend and/or supplement the information provided in this Application if any of the material facts which the undersigned have represented herein should change prior to closing; (5) the person signing this Application on behalf of the Applicant has full authority to make this Application and to sign this Application on behalf of the Applicant; (6) none of the undersigned or any company in which the undersigned have had an equity interest of 10% or more have ever been de-barred or suspended from doing business by any federal agency or mortgage insurance company.

The undersigned Principals and prospective Guarantors certify that the information provided in this Application is true and correct as of the date set forth below and acknowledge the undersigned's understanding that any intentional or negligent misrepresentation(s) of the information contained in this Application may result in the civil liability and/or criminal penalties including, but not limited to, fine and/or imprisonment or both under the provisions of Title XVIII, United States Code, Section 1001 et. seq. and liability for monetary damages to Fidelity Bank, its agents, successors and assigns, insurers, or any other person who may suffer any loss due to the reliance upon any misrepresentation which the undersigned has/have made on this Application. We hereby authorize Fidelity Bank to verify my past and present employment, earnings records, bank accounts and any other information necessary to process this application. I further authorize Fidelity Bank to order a credit report and verify any references, credit references and credit information and to conduct a full background check.

► Signature of Applicant(s)

Applicant Name _____ Senior Officer Name and Title _____
Senior Officer Signature _____ Date _____

► Signatures of Three Most Senior Officers

Name _____ Title _____
Senior Officer Signature _____ Date _____
Name _____ Title _____
Senior Officer Signature _____ Date _____
Name _____ Title _____
Senior Officer Signature _____ Date _____

► Signatures of Prospective Guarantors

Name _____ Signature _____ Date _____
Name _____ Signature _____ Date _____
Name _____ Signature _____ Date _____
Name _____ Signature _____ Date _____
Name _____ Signature _____ Date _____

Notices and Certifications

The undersigned Originators authorize Fidelity Bank in to order a credit report and verify any references, credit references and credit information and to conduct a full background check.

Name _____ Signature _____ Date _____

License No. _____ SSN _____ DOB _____

Name _____ Signature _____ Date _____

License No. _____ SSN _____ DOB _____

Name _____ Signature _____ Date _____

License No. _____ SSN _____ DOB _____

Name _____ Signature _____ Date _____

License No. _____ SSN _____ DOB _____

Name _____ Signature _____ Date _____

License No. _____ SSN _____ DOB _____

Application Checklist for Warehouse Line of Credit

The following must be included in all Application Packages:

- Completed Commercial Loan Application signed by required parties
- Application Fee of \$700 (non-refundable)
- Most recent interim financial statements signed by Senior Officer
 - a. Certified fiscal year end balance sheet & income statement
 - b. Certified interim financial statement
 - c. Last two years federal income tax returns that says "Last 2 Years Federal Income Tax Returns"
- A signed personal financial statement of each of the equity owners and grantors
 - a. Current signed personal financial statement
 - b. Current three agency credit reports (pulled by Fidelity Bank)
 - c. Resume
 - d. Two years personal tax returns
- Copy of State License under which loans are being originated
- Assumed Name Certificate if closing loans in a name other than the Applicant's
- Resumes of the three most senior Company Officers
- Copy of each principal's and guarantor's valid drivers license
- E&O Insurance and Fidelity Bond Coverage, if applicable
- 4506 form for company and each equity owner (4506 form included in application)

Please mail the additional items along with this Application to:

Fidelity Bank
Attn: Brian Huddleston
8554 Katy Freeway
Suite 320
Houston, TX 77024