

1 • COMPANY INFORMATION (MAIN OFFICE OR PARENT COMPANY)

Business Name:		Company Contact	
Doing Business As:		Contact Phone Number:	
Physical Address (Cannot be a PO Box)	City, State, Zip		Country
Business Phone:		Business Fax:	
Number of Production Employees:	Number of Operations Employees:	Date Operation Started:	
Previous experience with Triumph or a Triumph employee? (If Yes, please explain)			

Sole Proprietorship
 Partnership
 Corporation
 LLC
 LP
 LTD

2 • CORPORATE FILING INFORMATION

Date Incorporated:	County:	State:
Federal ID Number:		In no Federal ID Number, SSN:

3 • LICENSE/APPROVAL (LICENSE IS REQUIRED)

Name License was Issued to:	License Number:
Date Issued:	Expiration Date:

If license approved by any of the following entities, the following information is required:

<input type="checkbox"/> FHA/HUD Number:	Date Approved:	<input type="checkbox"/> VA Number:	Date Approved:
<input type="checkbox"/> FNMA Number:	Date Approved:	<input type="checkbox"/> FHLMC Number:	Date Approved:

4 • PRINCIPALS (IF ADDITIOANL PRINCIPALS, PLEASE USE ADDITIONAL PAGE. OWNERS > THAN 10%)

Name: (First, Middle Initial, Last)	Title:	Percent Owned:
Phone:	Date of Birth:	Social Security Number:
Residence Address: (Cannot be a PO Box)	City, State, Zip:	Email:
Name (First, Middle Initial, Last)	Title:	Percent Owned:
Phone:	Date of Birth:	Social Security Number:
Residence Address: (Cannot be a PO Box)	City, State, Zip:	Email:
Name (First, Middle Initial, Last)	Title:	Percent Owned:
Phone:	Date of Birth:	Social Security Number:
Residence Address: (Cannot be a PO Box)	City, State, Zip:	Email:

5 • LOAN PRODUCTION

Prior 12 months Funding Volume Government:	Average Loan Amount:
Prior 12 months Funding Volume Conventional:	Average Loan Amount:
Prior 12 months Funding Volume Jumbo:	Average Loan Amount:
Prior 12 months Funding Volume USDA RD:	Average Loan Amount:
Prior 12 months Funding Volume Other:	Average Loan Amount:
Prior 12 months Funding Volume as Wholesale:	Prior 12 months Funding Volume as Correspondent:

6 • AFFILIATED COMPANIES (REAL ESTATE, APPRASIAL, ETC.) (IF ADD'L AFFLIATED COMPANIES, PLEASE USE ADDITIONAL PAGE)

Company Name:	Phone:	Percent Ownership:
Type of Business:		
Company Name:	Phone:	Percent Ownership:
Type of Business:		

7 • DISCLOSURE / DUE DILIGENCE (EXPLANATIONS REQUIRED FOR ANY YES ANSWERS)

<p>Has your company ever been suspended from selling or servicing mortgages by an investor?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>
<p>Has your company, and/or principals or corporate officers, been named as a defendant in a lawsuit for alleged fraud or misrepresentation in connection with any real estate related activity?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>
<p>Has your company ever been involved or is currently involved in any litigation?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>
<p>Has your company, and/or principals or corporate officers, been named as defendant in a criminal proceedings/complaint/conviction for alleged fraud or misrepresentation in connection with any real estate related activity?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>
<p>Has your company, and/or principals or corporate officers, filed for protection from creditors under any provision of the bankruptcy laws within the past seven years?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>
<p>Has your company, and/or principals or corporate officers, ever had a real estate or other professional license suspended, revoked or received any other disciplinary action from a regulatory agency?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>
<p>Has any lender enforced, or attempted to enforce, the Hold Harmless or Repurchase clause of their correspondent or broker agreement with your company and/or any principals or corporate officers?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>
<p>Has any person in your company been charged with or convicted of a crime involving dishonesty or fraudulent elements?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No Explanation:</p>

8 • ACKNOWLEDGEMENT

I (we) certify the above information to be true and correct. The undersigned declares that the foregoing information and all accompanying information are true to the best of his/her knowledge and belief. TBK Bank, SSB is hereby authorized to obtain verification of information from any source (including character and credit references) and obtain a personal credit report for each principal in connection with this TPO application.

Owner/Corporate Officer Signature

Date

Printed Name

9 • INVESTOR REFERENCES (IF ADDITIONAL INVESTOR REFERENCES, PLEASE USE AN ADDITIONAL PAGE)

Lender Name:	Phone:
Contact Person:	Title:
Lender Name:	Phone:
Contact Person:	Title:
Lender Name:	Phone:
Contact Person:	Title:

10 • VENDOR REFERENCES (IF ADDITIONAL VENDOR REFERENCES, PLEASE USE AN ADDITIONAL PAGE)

Vendor Name:	Phone:
Contact Person:	Title:
Vendor Name:	Phone:
Contact Person:	Title:
Vendor Name:	Phone:
Contact Person:	Title:

11 • BRANCH OFFICES (IF ADDITIONAL BRANCH OFFICES, PLEASE USE AN ADDITIONAL PAGE)

What states are you currently licensed to do business in? (List ALL branches in every state you are currently licensed in):

Branch Name:	Phone:
Contact Person:	Title:
Branch Name:	Phone:
Contact Person:	Title:
Branch Name:	Phone:
Contact Person:	Title:

12 • MANAGEMENT CONTACTS

Processing:	Email:	Phone:
Secondary Marketing:	Email:	Phone:
Underwriting:	Email:	Phone:
Shipping:	Email:	Phone:
Funding:	Email:	Phone:
Accounting:	Email:	Phone:

13 • ORIGATION AND PROCESSING METHOD

Origination: <input type="checkbox"/> Retail <input type="checkbox"/> TPO (Retail Originated loans only at this time)	Origination Method: <input type="checkbox"/> Internet <input type="checkbox"/> Traditional Paper Processing Method: <input type="checkbox"/> In-House <input type="checkbox"/> Outsource
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14 • TECHNOLOGY RESOURCES

What point of sale loan origination software do you use? (Include name and version)

Do you currently use Fannie Mae's Desktop Underwriter to approve loans? Yes No

Do you currently use Freddie Mac's Loan Prospector? Yes No

15 • WIRE TRANSFER INFORMATION

Wire To Bank Name:	Address:	City, State, Zip:
Account Name:	ABA Number:	Account Number:
Contact Name:	Phone Number:	Fax Number:

Name:	Amount	Renewal Date:
Contact Person:	Phone Number:	
Name:	Amount	Renewal Date:
Contact Person:	Phone Number:	
Name:	Amount	Renewal Date:
Contact Person:	Phone Number:	

The Additional Statement and Miscellaneous information sheets are herein incorporated as part of the TBK Bank, SSB Application. All declarations and authorizations apply as part of the TBK Bank, SSB Warehouse Application.

Equal Credit Opportunity Act Notice

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of applicant’s income derives from any public assistance program, or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact TBK Bank, SSB Attn: Loan Operations, 12700 Park Central Drive, Suite 1700, Dallas, Texas 75251 or by phone at (214) 365-6900, within 60 days from the date you are notified of our decision. A written statement of reasons for the denial will be mailed to you within 30 days of receiving your request for the statement.

US Patriot Act Notice

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains a loan. What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents if you are a business entity.



AUTHORIZATION TO RELEASE INFORMATION AND CREDIT AUTHORIZATION

Legal Name of Company: _____

I/We hereby authorize you to release to TBK Bank, SSB, any and all information that may be required for the purpose of initial broker/correspondent approval and periodic reviews of approved status.

TBK Bank, SSB is hereby authorized to obtain verification of information from any source (including character and credit references) and obtain a personal consumer credit report in connection with this loan application. TBK Bank, SSB is further authorized to update my/our credit report annually.

Additionally, I/We do hereby authorize TBK Bank, SSB and its authorized representatives to contact the Texas Department of Savings and Mortgage Lending or any other State Licensing Entity, as applicable, to acquire, verify and confirm any and all information related to regulatory relationships, experiences, orders, enforcement actions, complains and their resolution, concerns, licensing status and any other related information. I fully release both parties from any liability whatsoever related to the release or acquisition of this information as long as it is not disseminated to any other parties without my express authorization.

This authorization is valid until written notice is given by me advising of its termination.

Equal Credit Opportunity Act – Notice of Joint Intent

The Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicant’s intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

We intend to apply for joint credit. By signing below, we acknowledge the intention to apply for joint credit.

Printed/Typed Name	Signature	Date of Signature
Name of Witness	Witness Signature	Date of Signature
Printed/Typed Name	Signature	Date of Signature
Name of Witness	Witness Signature	Date of Signature
Printed/Typed Name	Signature	Date of Signature
Name of Witness	Witness Signature	Date of Signature

1. Resumes of all principals, officers, managers and key personnel	<input type="checkbox"/>
2. Audited financial statements for most recent two fiscal years	<input type="checkbox"/>
3. Most recent quarter end un-audited (interim) financial statement. Include bank and/or brokerage statements for all liquid assets listed on interim financial statements. Must be signed by a Guarantor	<input type="checkbox"/>
4. Articles of Incorporation and Certificate of Incorporation; Fictitious Name Statement if applicable. If the owners name does not appear on the Articles, provide an Operating Agreement or Amendment to the Articles showing the names and titles of each owner	<input type="checkbox"/>
5. Executed Corporate Resolution and Resolution of Board of Directors	<input type="checkbox"/>
6. Quality Control Procedures and copy of most recent quarter's QC reports with management's response	<input type="checkbox"/>
7. Brief narrative of company's business history, ownership and brief business plan	<input type="checkbox"/>
8. Personal Financials (signed and dated not older than 60 days) for all owners of 10% or more of company. Include bank and/or brokerage statements for all investment accounts, checking accounts, savings accounts, certificate of deposit accounts, retirement accounts, etc.	<input type="checkbox"/>
9. Last year's Corporate Tax Return (all schedules/pages)	<input type="checkbox"/>
10. Last year's personal tax return for all owners 10% or more (all schedules/pages)	<input type="checkbox"/>
11. List of key personnel including: name, title, phone number and e-mail address	<input type="checkbox"/>
12. Approval letters from all Investors – including Agencies, if applicable	<input type="checkbox"/>
13. If origination Third Party Business, please provide a copy of your firm's broker approval procedures and a list of approval investors currently purchasing this business from your firm	<input type="checkbox"/>
14. Pro-forma statement – required if currently not profitable or Start-up Company	<input type="checkbox"/>
15. Copy of driver's license for all Guarantors	<input type="checkbox"/>
16. Approval letter for TBK Bank, SSB to verify line amount for current warehouse facilities	<input type="checkbox"/>
17. Copy of entire current Fidelity Bond and Mortgagee's Interest E&O Policies	<input type="checkbox"/>
18. Copy of entire Fidelity Bond application	<input type="checkbox"/>
19. Fidelity Insurance proof of payment unencumbered by any financing agreement (copy of canceled check, bank statement, or credit card statement) and the invoice from premium charges	<input type="checkbox"/>
20. Copy of Disaster Recovery plan	<input type="checkbox"/>
21. Copy of your Interest Rate Risk Policy and Procedures	<input type="checkbox"/>

Business License (for each state) and Lender/Broker Licenses for each state doing business:

AL	AK	AZ	AR	CA	CO	CT	DE	FL	GA
<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"/>
HI	ID	IL	IN	IA	KS	KY	LA	ME	MD
<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"/>
MA	MI	MN	MS	MO	MT	NE	NV	NH	NJ
<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"/>
NM	NY	NC	ND	OH	OK	OR	PA	RI	SC
<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"/>
SD	TN	TX	UT	VT	VA	WA	WV	WI	WY
<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"/>
DC									
<input type="checkbox"/>									