



Horizon Bank's Mortgage Warehousing Application

Company Name: _____

DBA Name (if applicable): _____

Address: _____

City/State/ Zip: _____

Telephone #: (____) _____ Fax #: (____) _____

Contact Person: _____ **Email Address:** _____

Fed. Id. #: _____ MERS ID # _____

Form of Organization _____ Sub S. Corporation _____ C -Corporation _____ Partnership _____ Sole Proprietor
_____ Other

State Incorporated/Formed _____ Year Incorporated/Formed _____

Ownership/Principal (total must equal 100%)

Principal Officer/Title _____

% Of Ownership _____ % SS#: _____ Date of Birth: _____ U.S. Citizen Y/N _____

Residence Address: _____

Home Phone Number: _____ Cell Phone Number: _____

Annual Salary From Company _____ Distributions _____ Commission _____

Principal Officer/Title _____

% Of Ownership _____ % SS#: _____ Date of Birth: _____ U.S. Citizen Y/N _____

Residence Address: _____

Home Phone Number: _____ Cell Phone Number: _____

Annual Salary From Company _____ Distributions _____ Commission _____

Principal Officer/Title _____

% Of Ownership _____ % SS#: _____ Date of Birth: _____ US Citizen Y/N _____

Residence Address: _____

Home Phone Number: _____ Cell Phone Number: _____

Annual Salary From Company _____ Distributions _____ Commission _____

Principal Officer/Title _____

% Of Ownership _____ % SS#: _____ Date of Birth: _____ US Citizen Y/N _____

Residence Address: _____

Home Phone Number: _____ Cell Phone Number: _____

Annual Salary From Company _____ Distributions _____ Commission _____

Management and Staffing

Chief Executive Officer:

Name _____ Email _____

President:

Name _____ Email _____

CFO/Controller:

Name _____ Email _____

Secondary marketing:

Name _____ Email _____

Quality Control:

Name _____ Email _____

Underwriting Manager:

Name _____ Email _____

Sales/Production Manager:

Name _____ Email _____

Number of Full Time Employees _____ Staff _____ Loan Officers _____

Is your Company a Subsidiary of another organization? _____ Yes _____ No

If you answered “Yes”, Please provide the following:

Parent Corporation: _____

Address: _____

City/State/ Zip: _____

Principal Business: _____

Contact Person: _____

Fed Id. #: _____

Which of the following is the Company approved to do business with? (Check those that apply)

	Date Approved	Lender Id. #
_____ FNMA	_____	_____
_____ FHA	_____	_____
_____ VA	_____	_____
_____ GNMA	_____	_____
_____ FHLMC	_____	_____

Origination History/Loan Origination Volume	Year to Date:	\$ _____
	Year 201_____	\$ _____



Total residential mortgage volume for the past 12 months

Percentage of loan origination serviced: _____%

Percentage of Loan _____% Conventional _____% Nonconforming _____% Governmental

1st Mortgage \$ _____ 2nd Mortgages \$ _____ Total \$ _____

Product Mix: A _____% B _____% C _____% D _____%

Production Channels Retail _____% Wholesale _____% Correspondent _____%

Secondary marketing Cimmitments: Best Efforts _____% Mandatory _____%

Hedged _____%

Warehouse Facility Limit Requested: \$ _____

Location of Production Branches (Attach list if necessary):

Address	City/State	Phone Number	Contact Person

List the three main closing agents used:

Name	Address	Phone Number

Licensing: Circle states in which you originate mortgage loans:

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

Investor Information

Investor Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email _____

% of Business: _____ Date Approved: _____

Investor Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email _____

% of Business: _____ Date Approved: _____

Investor Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email _____

% of Business: _____ Date Approved: _____

Investor Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email _____

% of Business: _____ Date Approved: _____

List at least three banking relationships:

Bank Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email _____

Account Type: _____ Account #: _____

Bank Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email _____

Account Type: _____ Account #: _____

Bank Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email _____

Account Type: _____ Account #: _____

Warehouse relationships

Warehouse Lender: _____ Active: Yes: _____ No: _____

Address: _____ If not active why _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email Address _____

Date Approved: _____ Expiration Date _____ Average Days on Line _____

Rate _____ Per File Fee _____ Non-Usage Fee _____

Line Amount: _____ Average Outstanding: _____

Warehouse Lender: _____ Active: Yes: _____ No: _____

Address: _____ If not active why _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email Address _____

Date Approved: _____ Expiration Date _____ Average Days on Line _____

Rate _____ Per File Fee _____ Non-Usage Fee _____

Line Amount: _____ Average Outstanding: _____

Warehouse Lender: _____ Active: Yes: _____ No: _____

Address: _____ If not active why _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email Address _____

Date Approved: _____ Expiration Date _____ Average Days on Line _____

Rate _____ Per File Fee _____ Non-Usage Fee _____

Line Amount: _____ Average Outstanding: _____

Warehouse Lender: _____ Active: Yes: _____ No: _____

Address: _____ If not active why _____

Phone #: _____ Fax #: _____

Contact Person: _____ Email Address _____

Date Approved: _____ Expiration Date _____ Average Days on Line _____

Rate _____ Per File Fee _____ Non-Usage Fee _____

Line Amount: _____ Average Outstanding: _____

Do you have any pending Warehouse Application in process? _____ (If yes, please supply contact information)

How did you hear about Horizon Bank's Warehouse Facility? _____

Quality Control:

Does your company have a quality control program with written procedures in place? _____ Yes _____ No

Fulfillment Services:

Does your company use a third-party vendor that focuses on back-office operations including: vendor management, title and escrow, closing coordination, document preparation and post-closing? _ _____ Yes _____ No (If yes, please supply contact information)

Fidelity Bonding (Insurance carrier subject to review and approval by Horizon Bank)

Carrier Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Coverage Amount: _____

Approval Date: _____ Expiration Date: _____

Errors and Omission Coverage

Carrier Name: _____

Address: _____

Phone #: _____ Fax #: _____

Contact Person: _____ Coverage Amount: _____

Approval Date: _____ Expiration Date: _____

Litigation

Is the company or any of its officers involved in any litigation or is any litigation threatened between you and any investor, correspondent or governmental agency? _____ Yes _____ No

Was your company ever suspended from selling or servicing mortgages by an investor? _____ Yes _____ No

Has FHA, VA, GNMA, FHLMC or FNMA ever suspended your company, any branch or an officer? _____ Yes _____ No

Has an officer, director, or major shareholder been affiliated with any company/business that was suspended by FHA, VA, GNMA, FHLMC or FNMA and/ or subject to voluntary bankruptcy proceedings? _____ Yes _____ No.

Has your company had any unfavorable findings (in addition to the above) with regards to mortgage operations or servicing activities included in any audit, examination or reports to HUD, VA, GNMA, FHLMC, FNMA or any other regulatory investigatory agency? _____ Yes _____ No

Does the company and/or any of its officers, managers, directors, or employees have an ownership interest directly or indirectly in any Title Company, Escrow Company or Closing Agency or any other industry related business? _____ Yes _____ No

Please attach full details of any "Yes" responses to the above questions.

Checklist for required documentation to accompany this application:

- _____ Resumes of principal officers as well as individuals responsible for underwriting, closing and regulatory compliance or quality control.
- _____ A signed personal financial statement for all principals of Applicant owning a 10% interest or more (use Horizon Banks Personal Financial Statement form)
- _____ Most recent tax returns for all principals of Applicant owning a 10% interest or more.
- _____ A photo ID of each principal owner (copy of drivers license, passport or corporate photo ID).
- _____ Current roster of loan officers.
- _____ Preceding two (2) years Audited Financial Statements of Conditions and Income (if subsidiary or affiliate, the individual audited financial statement must be submitted).
- _____ Preceding two (2) year's Tax Returns for the company.
- _____ Most recent interim Financial Statements signed by an officer of the company
- _____ Parent company's most recent Audited Financial Statements and interim's are required if you are a subsidiary or affiliate company.
- _____ Copies of your most recent FNMA, FHLMC, HUD or VA approval letters.
- _____ Copies of your most recent FNMA, FHLMC, HUD or VA Management Report, including production statistics, and overall ratings of lender performance.
- _____ Copies of Articles of Incorporation
- _____ Current Certificate of Good Standing or Existence from the state of incorporation
- _____ Bylaws; or copies of Partnership Agreement (and Certificate of Limited Partnership, if applicable).
- _____ Copy of your company's Quality Control Program.
- _____ Copy of State License.
- _____ Copy of your company's E & O and Fidelity Bond policies.
- _____ E&O Coverage of the three main closing agents
- _____ Signed Authorization/ Release for Business and Individuals
- _____ Application Fee: \$750.00



The undersigned on behalf of themselves and above named corporation ("Applicants") acknowledge and agree that any forms, contracts or any other written material as well as method of doing business are confidential proprietary property of Horizon Bank, Mortgage Warehousing Division ("HB"). The Applicants agree not to take, copy, use or otherwise appropriate, for the Applicant's use or the use by any other person or entity any such proprietary property. The provisions of this paragraph shall survive in the event no business is conducted between the Applicant and HB, or shall survive after termination of any business relationship between Applicant and HB.

The Applicant's signature below constitutes the authority of HB or its agents and affiliates to obtain information necessary (such as credit checks) in the evaluation of Applicant.

Signature	Title	Date
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Signature	Title	Date
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Signature	Title	Date
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Signature	Title	Date
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Please return this Application and all required documentation from page 7 to Kori Riggs or Bethany Fulford at the following address:

**Horizon Bank, NA
515 Franklin Square, 3rd Floor
Michigan City, IN 46360**

AUTHORIZATION / RELEASE FOR BUSINESSES AND INDIVIDUALS

_____ (the "Applicant") acknowledges that it is in the best interest of both Applicant and Horizon Bank, N.A. ("Warehouse Lender") for Warehouse Lender to perform due diligence concerning Applicant's background and experience. Applicant further acknowledges that Applicant benefits from the efficiencies in the due diligence process that are possible when Warehouse Lender and other similarly-situated entities in the mortgage industry exchange information about their experiences in doing business with individuals and companies such as Applicant. Therefore, Applicant hereby consents and gives Warehouse Lender permission to submit the name of Applicant's company and any and all employees of that company for screening through any and all mortgage industry background databases, including, without limitation, databases operated by Mortgage Asset Research Institute, Inc., such as the Mortgage Industry Data Exchange ("MIDEX"). Applicant understands that Warehouse Lender performs quality control reviews of the loans that Applicant submits to Warehouse Lender for registration, review, underwriting, and/or purchase. Applicant understands and hereby consents to the release of information about any loan application that is believed to contain misrepresentations and/or irregularities. Applicant agrees and gives its consent that it and its employees may be named as the originating entity or loan officers on such loans, whether or not Applicant or its employees are implicated in the misrepresentations and/or irregularities. Applicant hereby releases and agrees to hold harmless Warehouse Lender, Mortgage Asset Research Institute, Inc., all MIDEX subscribers, and any trade associations that endorse the MIDEX system from any and all liability for damages, losses, costs, and expenses that may arise from the reporting or use of any information submitted by Warehouse Lender or any other MIDEX subscriber to Mortgage Asset Research Institute, Inc., recorded in the MIDEX system, and used in any way by Warehouse Lender or any other MIDEX subscriber.

Signed For Applicant:

Warehouse Lender:

(Signature)

Horizon Bank, N.A.
515 Franklin Square
Michigan City, IN 46360

(Print or Type Name)

Its _____

Company:

Address:

Date: _____