

Policy Certification

I, _____ am the owner/majority shareholder/authorized signer of
_____ and I
hereby certify and make the following representations and warranties:

1. Our company has documented policies and procedures regarding the origination process that complies with all investor, State and Federal laws including but not limited to;

- a. State Regulations and Disclosures
- b. Fair Lending
- c. Real Estate Settlement Procedures
- d. Truth In Lending Act
- e. The Privacy Act
- f. USA Patriot Act
- g. BSA/Anti-Money Laundering
- h. Qualify Mortgage and Ability to Repay

2. Our company has a process which accurately monitors and updates NMLS registration as required per the SAFE Act.

3. Our company has documented procedures to ensure that loan submissions to UOM are accurate and meet all applicable requirements, as well as OWM/Investor requirements.

4. Our company ensures that all employees are apprised of all State, Federal, UOM and Investor guidelines and updates.

5. Our company has a process to check and monitor OFAC, Freddie Mac Exclusionary List, FHFA/SCP List, GSA and LPD lists for all new hires and participants in any mortgage transaction.

6. I understand that UOM is relying in good-faith on all of the above representations and warranties, all of which are material to their continued willingness to accept loan originations from our company.

I understand that UOM is relying in good-faith on all of the above representations and warranties, all of which are material to their continued willingness to accept loan originations from our company.

Owner/Majority Shareholder/Authorized Signer
Typed/Printed Name

Title

Owner/Majority Shareholder/Authorized Signer
Signature

Date