

## 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 but not limited to;

a. State Regulations and Disclosures b. Fair Lending

c. Real Estate Settlement

d. Truth in Lending Act

e. The Privacy Act

f. USA Patriot Act

g. BSA/Anti-Money Laundering.

h. Qualifie 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 appraised 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 an warranties, all of which are material to their continued willingness to accept loan originations from our company.

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\_\_\_\_\_  
Owner/Majority Shareholder/Authorized Signer  
Typed/Printed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Owner/Majority Shareholder/Authorized Signer  
Signature

\_\_\_\_\_  
Date