

Broker Application

Send Completed Application To:

American Trust Corporation

201 Main Street
Lafayette, TN 37083
Attn: Client Administration

Complete Application Name

Tax ID

Primary Address

City

State

Zip

Primary Phone Number

Due Organized/Incorporated

Form of Organization: Corporation Bank Charter Sole Owner
 Partnership Limited Liability Company
 Limited Liability Partnership

Primary Fax Number

Website Address

Lending Area(s)

Parent Company Name (if applicable)

Parent Company Address

City

State

Zip

If closely held, list owners showing relative ownership and position:

Name:

Position:

Percentage:

Number of Full-Time Employees: _____

Number of Branches: _____ Initial

If your company lends under other names, please provide a list of those names and the legal documentation supporting those aliases.

Please list the Following Contacts

Finance/Accounting Officer:	_____	(____) _____
	Name	Phone Number
	_____	(____) _____
	Email Address	Fax Number
Guideline and Product Updates Or Product Development Officer:	_____	(____) _____
	Name	Phone Number
	_____	(____) _____
	Email Address	Fax Number
Legal, Contract:	_____	(____) _____
	Name	Phone Number
	_____	(____) _____
	Email Address	Fax Number
Pricing Change Notifications:	_____	(____) _____
	Name	Phone Number
	_____	(____) _____
	Email Address	Fax Number

Production for the Previous Twelve Months

<u>Product Type:</u>	<u>Loan Volume:</u>	<u>Dollar Volume:</u>	<u>Volume Serviced:</u>
Commercial	# _____	\$ _____	\$ _____
HUD	# _____	\$ _____	\$ _____
Fannie Mae/Freddie Mac	# _____	\$ _____	\$ _____
Jumbo	# _____	\$ _____	\$ _____
Alt-A	# _____	\$ _____	\$ _____
Subprime (B/C)	# _____	\$ _____	\$ _____

Source of Loan Production: _____ % Retail _____ % Wholesale Brokers _____ % Correspondents



BROKER APPLICATION

By executing this application, Applicant and each of the above named officers hereby authorize American Trust Corporation (ATC) to obtain positive verification of information the Applicant has provided in this application and to obtain business credit and reference reports and other information that is of concern to American Trust Corporation. Applicant acknowledges that such reports and information will be obtained and used only in connection with American Trust Corporation's approval of Applicant and evaluation of Applicant's eligibility to do business with ATC and not for any consumer credit or other purpose.

Applicant certifies to its best belief and knowledge that the information provided herein is true and correct.

American Trust Corporation and its affiliates agree that any financial information provided by the Applicant will be treated as confidential and will not be released to any third party. Unless otherwise instructed by Applicant, Applicant agrees by signing below to allow American Trust Corporation to use the address, phone numbers, fax numbers and the e-mail address as provided herein to communicate information to the Applicant related to American Trust Corporation's products and services. This will include but not be limited to marketing materials and rate sheets. American Trust Corporation agrees that such information provided shall only be used for its products and services and will not provide this information to any third parties without Applicant's express written consent.

APPLICANT AUTHORIZATION:

Print Name of Officer Signing

X

Signature

Title

Date

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Application Checklist

- Non-refundable application fee for \$375 payable to "American Trust Corporation"
- Original completed W-9 form
- Wire Instructions
- Brief History of Company (Narrative)
- Organizational Chart
- Resumes of all Executive Officers and personnel who oversee origination
- Current Business License
- Current Real Estate Broker/Lending License or exemption letter for states where applicant conducts business
- Articles of Incorporation, LLC/LLP Agreement, or Bank Charter
- Corporation Resolution authorizing company to enter into an agreement with American Trust Corporation and indicating the officers authorized to sign on behalf of corporation
- Two years financials and the most recent interim financial statement (within past 5 months)
- Quality Control Procedures
- Original completed ATC Website Access Request form

Please Answer the Following

Has your company, or any of the officers of the company, ever been suspended or terminated from selling or servicing mortgages by and investor?

Yes No

If yes, please explain:

Has your company, or any of the officers of the company, ever been denied, suspended or disqualified by HUD, VA, Fannie Mae, or Freddie Mac?

Yes No

If yes please explain:



BROKER APPLICATION

Please List the Name, Title, and Social Security Number of Each Company Officer

<u>Name:</u>	<u>Title:</u>	<u>SS# / Date of Birth</u>
_____	_____	_____ / _____
_____	_____	_____ / _____
_____	_____	_____ / _____
_____	_____	_____ / _____
_____	_____	_____ / _____

Company Information

Business Name: _____ Tax ID Number: _____

Business Address: _____ Phone Number: _____

_____ Fax Number: _____

_____ Cell Number: _____

E-mail: _____ Website: _____

Production History / Information

2004 Loan Volume: \$ _____ Projected 2007 Loan Volume by Type: Office: \$ _____

2005 Loan Volume: \$ _____ Industrial: \$ _____

2006 Loan Volume: \$ _____ Rental: \$ _____

Multifamily: \$ _____

Hospitality: \$ _____

Senior: \$ _____

Average Loan Size: \$ _____

Please list all States in which you do business: _____

Signatures:

I the undersigned state the I am authorized to execute this application and hereby attest that the information provided in this application is true and correct to the best of my acknowledge as of the date of signing.

Signature

Date

Print Name

Title



WEBSITE USER ACCESS REQUEST

Company Name: _____

Client ID Number: _____

Company or Requester's Email Address: _____

Access to the Online Services portion of the American Trust website is limited to approve Sellers who are currently in good standing. ATC provides three levels of user access to the Online Services:

User Level I

- View Sellers Guide
- View Status of Loans
- View Conditions on Approved Loans

User Level II

- Provides User Level I Access
- View Pricing on Current Loan Programs

User Level III

- Provides User Level II Access
- Access to Rate Lock Requests

Establishing a Password

Your company's Seller ID Number serves as the User ID for access to the Online Services. Combined with a password of your choosing which can be up to 10 alpha/numeric characters in length and which is case-sensitive, you may gain entry to Online Services:

User Level I Password Requested: _____

User Level II Password Requested: _____

User Level III Password Requested: _____

Primary User's Name: _____

Phone: (_____) _____ Fax: (_____) _____

Primary User's Email: _____

Authorization

I herewith acknowledge that I have been duly authorized by the Board of Directors of the above-named company ("Company") to act on its behalf. Maintenance and distribution of the passwords will be in accordance with the Company's own internal policies and procedures. The Company agrees to hold American Trust Corporation harmless from any unauthorized use of the User Level Access passwords.

Date: _____

Authorized Signature: _____

Please Print Your Name: _____

Corporate Resolution

I hereby certify that I am the Secretary of _____, a Corporation of the State of _____, and that as such Secretary, I have custody of the records of this Corporation, and by virtue of such action, the Board of Directors passed the following resolution at a meeting dated _____, _____, which is now in force and is not in conflict with the Charter or Bylaws of the Corporation.

RESOLVED, that the officers and agents of this Corporation appointed and named below are hereby authorized in the name and on behalf of the Corporation to enter into an agreement with American Trust Corporation, and its operating subsidiaries ("ATC") to sell and/or broker mortgage loans, and that these individuals are each and severally authorized to sign on said agreement and on behalf of the Corporation and to effect any changes with respect thereto.

FURTHER RESOLVED, that these individuals are each and severally authorized to enter into commitments with American Trust and to execute any and all other documents on behalf of this Corporation.

FUTHER RESOLVED, this Corporation is authorized to sign an agreement as required by American Trust.

FUTHER RESOLVED, that this authorization shall remain in force until American Trust receives, at its office, a certified copy of a resolution of this Corporation to the contrary, revoking all previous authorizations heretofore given. The revocation of previous authorizations, with respect to said account, shall not affect the validity of any item signed by the person or persons, at the time authorized to act.

Authorized Agent (Typed Name/ Signature)

Authorized Agent (Typed Name/ Signature)

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Authorized Agent (Typed Name/ Signature)

IN WITNESS WHEREOF, I have executed this resolution in my capacity as Secretary of this Corporation this _____ day of _____, in the year _____.

Secretary