



MORTGAGE INVESTMENT SERVICES CORPORATION

Institution Certifications

Institution has complied with all applicable Federal, State and Local laws, rules, ordinances and regulations including, but not limited to:

Anti-Money Laundering Program and Suspicious Activity Filing

You and your agents have at all times complied with all applicable federal, state, and local anti-money laundering laws, orders and regulations to the extent applicable to you or your agents, including without limitation the USA PATRIOT Act of 2001, the Bank Secrecy Act and the regulations of the Office of Foreign Assets Control (collectively, the “Anti-Money Laundering Laws”), in respect of the origination and servicing of each mortgage Loan. You all certify you have developed and implemented an anti-money laundering compliance program that was approved by your Senior Management to ensure compliance with all applicable federal, state and local anti-money laundering laws, orders and regulations. You certify that you have established the anti-money laundering compliance program as and to the extent required by the Anti-Money Laundering Laws, have conducted the requisite due diligence in connection with the origination of servicing of each mortgage Loan for purposes of the Anti-Money Laundering Laws to the extent applicable to you, and, to the extent required by applicable law, maintain, and will maintain, either directly or through third parties, sufficient information to identify the applicable mortgagor for purposes of the Anti-Money Laundering Laws as well as file suspicious activity reports as required under the Bank Secrecy Act. No Mortgage Loan is subject to nullification pursuant to Executive Order 13224 (The “Executive Order”) or the regulations promulgated by the Office of Foreign Assets Control of the United States Department of the Treasury (“OFAC Regulations”) or in violation of the Executive Order or the OFAC Regulations, and no Mortgagor is subject to the provisions of such Executive Order or the OFAC Regulations nor listed as a ‘blocked person’ for purposes of the OFAC Regulation.

Pre-Hire Screening Policies and Procedures

You have adopted written policies and procedures as part of the company’s hiring process, to check all applicants for positions involved in the origination of mortgage loans (application through closing), including management, against the General Services Administration (GSA) Excluded Party List and the HUD Limited Denial of Participation



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(LDP) List and that no employee involved in the origination of mortgage loans is on the GSA List or the LDP List. You further certify that you have implemented written policies and procedures to comply with all aspects of the Consumer Financial Protection Bureau's (CFPB) rules regarding hiring and training of Mortgage Loan Originators.

Appraiser Independence Requirements Certification

You certify that you have adopted written policies and procedure to ensure compliance with all applicable requirements, including the Appraiser Independence Requirements in the Title XIV Subtitle F, and Section 1472 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L No. 111-203 (adding Section 129F to the Truth in Lending Act 15 U.S.C. 1631 et seq.). and any regulations promulgated pursuant thereto (collectively, "AIR"). Any adverse, negative, or irregular findings from audits and examinations that indicate your noncompliance with any AIR provision must be promptly provided to MISC unless prohibited by law.

Licensing and Authority to Do Business

You certify that you have implemented written policies and procedures to ensure compliance with all aspects of the state and federal laws relating to the Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) and licensing requirements within any state or local jurisdiction you operate.

Fair Lending

You certify that you have implemented a written Fair Lending Policy, and that you do not/will not use race, color, or national origin in defining a market area, or for determining geographic areas from which you will accept loan applications. You further certify that you will not/have not engaged in a pattern or practice of unfair, deceptive or abusive practices; or discrimination on a prohibited basis. Company has provided MISC with a copy of their written Fair Lending policy and will deliver any updated version to MISC in a timely manner.



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Discretionary Pricing

If discretionary pricing is allowed, you certify that you have implemented reasonable policies and procedures to limit the amount of allowable pricing discretion and monitor for compliance with applicable laws and your fair lending policies.

Consumer Financial Protection Bureau (CFPB) and Other Regulations

In addition to the laws and regulations cited above, you certify that you have implemented written policies and procedures and provided adequate training in relation to such policies and procedures to comply with all applicable federal and state laws, including but not limited to the applicable laws and regulations administered by the CFPB, as amended by the CFPB. This includes, but is not limited to: 1) the Truth in Lending Act/Regulation Z; 2) the Real Estate Settlement Procedures Act/Regulation X; 3) the Home Mortgage Disclosure Act/Regulation C; 4) the Gramm-Leach-Bliley Act/Regulation P; 5) fair Credit Reporting Act/Regulation V; 6) the Equal Credit Opportunity Act/Regulation B, including but not limited to the third-party notice requirements under 12 C.F.R. 1002.9(g); 7) prohibitions against unfair, deceptive and abusive practices (UDAAP) as defined by the Dodd-Frank Act or the FTC Act, as applicable; and 6) the National Flood Insurance Act of 1968 and the Flood Disaster Prevention Act of 1973, and their amendments, and their corresponding regulations.

NOTE: Institution must promptly report to MISC any regulatory agency or judicial finding or other determination of noncompliance with federal or state laws and regulations by Institution or any employee of Institution unless such reporting is expressly prohibited by law.

E-SIGN and UETA

You certify that all electronically signed documents are in compliance with E-SIGN and UETA. You certify that any system modifications will not render the electronically signed documents non-compliant with E-SIGN and UETA.



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Quality Control Plan

Institution maintains an ongoing Quality Control Review Program. Program provides for quality control reviews to be conducted on a random sample, not less than 10% of loans originated for each reporting period. The reviews are to be conducted by an individual(s) who are completely independent from origination, processing, underwriting or closing or by an outside contractor. Review should consist of a thorough review of the loan application, credit report, income, assets, appraisal and any other pertinent information contained in the loan file. The reports should be made available to senior management within 90 days of close of the reporting period. Senior Management should review findings within 30 days of receipt and immediately implement corrective action to prevent the reoccurrence of any major exception noted. Institution may be required to provide a written copy of such plan and the results of quality control reviews upon request.

Loan Originator Compensation

Institution certifies compliance with the Loan Originator Compensation rules under the Federal Truth in Lending Act, including implementing Regulation Z and the Official Staff Commentary. There are three primary elements of the rule:

- Loan originator may receive compensation from the borrower or the Financial Institution, but not receive compensation from both.
- Payments to the loan originator cannot be based on the loan's interest rate, terms or conditions other than the loan amount. Compensation based on a fixed percentage of the loan amount is permitted.
- Loan originators are prohibited from "steering" the consumer to less favorable terms in order to increase the loan originator's compensation. The rule provides a safe harbor for loan originators who receive compensation from a creditor that is not their employer. The safe harbor is met if the consumer is presented with Loan options for each type of loan in which they have an interest and likely qualify, as follows: 1) lowest interest rate for which the consumer qualifies, 2) lowest total dollar amount for origination points or fees (excluding third-party fees) and discount points and 3) the lowest rate for which the consumer qualifies for a loan with no risky features, e.g., interest only, negative amortization, prepayment penalty, and other feature as defined in the regulation and commentary.



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Institution certifies that policies and procedures regarding the loan originator compensation have been created in order to comply with the loan originator compensation rules set forth in the Truth in Lending act, Regulation Z and the Office Staff Commentary (TILA Compensation Rules) with an effective date of January 1, 2014. These policies and procedures will address how Institution compensates mortgage loan originators.

Institution will maintain records for payments of loan originator compensation as set for by the rule. Institution will provide a copy of their policies and procedures to Mortgage Investment Services Corporation upon request.

By signing below, you certify the accuracy of the information provided in this form. In addition, you certify, represent and warrant to MISC that the above referenced company: (i) is properly licensed and registered in all states where licensure and registration if required in order to conduct business as is presently being conducted and as is contemplated under the terms of any agreement with MISC; and (ii) Institution remains bound by all of the representations, warranties, covenants, and all other terms and conditions of the Institution Origination Service Agreement, including any riders, addenda and amendments thereto, for all mortgage loans sold to MISC. You further certify that you will immediately advise MISC in writing of any material change to the information or certifications contained herein.

Institution consents and authorizes MISC to send to Institution, via facsimile, email or other similar transmission method, notices and correspondence, including, but not limited to, rate sheets, policy or procedural notices and business advertisements.

This Profile Information Form may be executed and transmitted by facsimile copy or by an electronically imaged copy, such as a .pdf file, by one party to the other, and such executed facsimile or electronically imaged copy shall constitute an original executed copy of such document; provided that failure to do so shall not affect the binding nature of the executed facsimile or electronically imaged copy.



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It is understood that MISC may perform inquiries, independent due diligence, and/or background checks at its own expense on owners, principals and shareholders as it deems necessary.

Signature

Title

Printed Name

Date



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Attachment "B"

Fair Lending Statement

Mortgage Investment Services Corporation advocates equal access to credit and the equal treatment of all applicants in all lending related activities, including:

- Marketing and advertising
- Inquiries and pre-qualifications
- Application process
- Determination of rates and fees
- Underwriting decisions
- Servicing
- Loan modifications
- Collection, repossession, and foreclosure activities

Mortgage Investment Services Corporation requires its employees and business partners to act in accordance with both the letter and spirit of all applicable federal, state and local laws, and regulations by performing all aspects of the lending process without regard to discrimination on a prohibited basis, such as:

- Age, provided the applicant has the capacity to enter into a binding contract
- Color
- Creed
- Disability
- Familial status
- Gender
- Good faith exercise of any rights under the Consumer Credit Protection Act or Service-members Civil Relief Act
- Marital status
- Medical information not related to credit decision
- Military status
- National origin
- Race
- Receipt of public assistance or unemployment
- Religion
- Sexual orientation
- Use of a guide or support animal
- Any other federal, state or locally specific prohibited basis.



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Mortgage Investment Services Corporation requires that all applicants have the opportunity to make informed decisions and to otherwise be treated fairly. This requirement extends to car, boat, or RV dealers' obligations to price retain installment contracts in a non-discriminatory manner where discretion in setting the consumer's contract rate is permitted. It also applies to mortgage brokers who elect to charge fees directly to the consumer. If Mortgage Investment Services Corporation's monitoring detects a disparity in rates or fees charged protected classes, it may take additional steps including limiting the ability to use discretion in pricing or termination of the relationship.

We encourage you to share this statement with related staff and others involved in the lending process