

Below is a check list you will need to complete your application. If you have any questions please contact AFR Broker Services at 866-372-6596 or email [brokerservices@afrwholesale.com](mailto:brokerservices@afrwholesale.com)

- INFORMATION RELEASE** – Each Principal and Broker of record must sign the Release of Information form and the Credit Authorization form.
- COMPANY FORMATION** – If you are a corporation please submit a state approved copy of your Articles of Incorporation/LLC Operating Agreement, Partnership Agreements and if doing business under a different name than your registered corporate name, include a copy of your d.b.a. filing. Business names must match your application and state approved license(s)
- TRI-MERGE CREDIT REPORT** – Please upload a Tri-Merge Credit Report less than 60-Day old from the date of the application for each principal owner and majority stockholder (persons with 10% or more of the corporate stock issued). In the event a Tri-Merge Credit Report cannot be run, AFR will use an authorized Third Party to pull the report.
- ERRORS & OMISSIONS AND FIDELITY BOND INSURANCE** – If you have a current E&O policy or a Fidelity Bond in effect, please provide a photocopy of the policy or bond declaration page. Include the name, address and phone number of the issuing insurance company and their agent.
- QUALITY CONTROL** – Include a copy of your External/Internal Quality Control contract along with the following: Procedure Manual, Copies of Reports/Reviews, Management Responses, Key Management responsible for Quality Control.
- RESUMES FOR OWNERS, PRINCIPALS AND KEY EMPLOYEES** – Please upload a resume for each principal owner and majority stockholder (persons with 10% or more of the corporate stock issued) along with key staff members whose experience and knowledge is relied upon to run the daily operations of your business.
- CURRENT FINANCIAL STATEMENTS** – Include current Financial Statements (Balance Sheet, P&L, Income Statement, etc.) or internally prepared Financial Statement certified by a Principal or Chief Financial Officer; All Correspondent Applicants must provided Audited Financials.
- W-9 REQUEST FOR TAXPAYER ID NUMBER** – Complete and sign the W-9 form.
- COMPENSATION AGREEMENT** - Complete and sign the Compensation Agreement
- LOAN FRAUD ZERO TOLERANCE AGREEMENT** – This document must be read, signed and uploaded
- FAIR LENDING PLAN DISCLOSURE** – This document must be read, signed, and uploaded
- BROKER / CORRESPONDENT AGREEMENT** – This document must be read, signed, and uploaded