

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

wintrust.com/mwl

## WAREHOUSE LINE OF CREDIT INFORMATIONAL REQUEST

### CONTACT INFORMATION

Company Name	Federal Tax ID	Phone	
DBA Name (if applicable):			
Address	City	State	ZIP
Contact Name	Email	Date Completed	
Type of Organization	State of Incorporation	Date Formed	

### BORROWER'S COUNSEL INFORMATION

Firm Name	Attorney		
Email	Phone		
Address	City	State	ZIP

### AUDITOR INFORMATION

Firm Name			
Email	Phone		
Address	City	State	ZIP

### COMPANY INFORMATION

Number of Employees	Number of Active Branches	Number of States Company is Currently Licensed in
<b>State(s) originated in:</b>	<b>Fiscal YTD % of volume:</b>	
1.		
2.		
3.		
4.		
5. (All others)		
Provide your best estimate for current fiscal year:	Revenues for full year:	\$
Monthly closed loan break even: \$	Net Income for full year (OR attach projections):	\$
Closed loan production volume for full year: \$	Attaching projections? <input type="checkbox"/> Yes	

**Complete the following related to production volume (OR attach a separate report):**

Attaching report?  Yes

Actual/Estimated	Production Volume	Net Monthly Income (Loss) After Net Distributions Income
Last Month		
Current Month		
Next Month		

**Complete the following tables related to closed loan production (OR attach a separate report) (Indicate FYE date: 12/31):**

Attaching report?  Yes

Loan Type	FYE 202	FYE 202	FYE 202	YTD as of
Conventional				
FHA/VA				
USDA				
Jumbo				
Non-QM				
Seconds/HELOC(s)				
Construction				
Other				
Total				
# of Loans				
Refi Percentage				
Retail %				
Wholesale %				
Correspondent %				

**Secondary Marketing Investors (OR attach a separate report):**

Attaching report?  Yes

Investor Name	% Sold FYTD	Product (Agency, Alt A, HELOCs, Jumbo, Non-QM)	Contact Name	Phone Number & Email

Do you utilize a hedge advisor for mandatory deliveries?  Yes  No

If yes, please provide the name and contact information of the hedge advisor:

Firm Name	Contact Name	Phone	Email

**Repurchase Requests (OR attach a separate report):**

Attaching report?  Yes

Repurchases	202	YTD as of	Open/Pending Requests
<b>UPB</b>			
<b># of Loan</b>			
<b>Loss Experienced</b>			



**Indemnifications (OR attach a separate report):**

Attaching report?  Yes

Indemnifications	202	YTD as of	Open/Pending Indemnifications
UPB			
# of Loan			
Actual Loss/Fee Paid			

Are all indemnifications current as to payment?  Yes  No

**Provide a list of mortgage loans held for investment or real estate owned that match the most recent financial statements provided:**

Borrower or Loan #	Reason Held? (Repurchase, Investment)	Note Date	UPB	Current UPB	Estimated Loss/Profit	Payment Status	Disposition Plan

Please detail your policy on loan loss reserves funding. If you do set aside funds for potential loan losses based on an existing policy, please indicate whether or not the reserve is funded to date and where it is reflected on the balance sheet:

Did you apply or receive Employee Retention Tax Credit (ERC) funds? If so, what was the amount and where does the amount appear in your financial statements?

If there is restricted cash not identified on the balance sheet, please indicate the restricted cash amount for:

FYE 202	\$	FYE 202	\$

Please indicate if there are any outstanding receivables from officers and/or owners noted on the most recent balance sheet. If so, please indicate the amount and under which line item (if not specified), the receivable appears:

**Warehouse Relationships (OR attach a separate report):**

Attaching report?  Yes

Warehouse Lender	Contact	Length of Relationship

Email Phone

Line Amount	Balance as of	Pricing Floor	Rate Index (Prime, MR, SOFR, etc.)	Expiration Date
Covenants	ATNW	Liquidity	Leverage	Guaranteed Line? <input type="checkbox"/> Yes <input type="checkbox"/> No

Warehouse Lender	Contact	Length of Relationship

Email Phone

Line Amount	Balance as of	Pricing Floor	Rate Index (Prime, MR, SOFR, etc.)	Expiration Date
Covenants	ATNW	Liquidity	Leverage	Guaranteed Line? <input type="checkbox"/> Yes <input type="checkbox"/> No

Warehouse Lender		Contact		Length of Relationship	
Email			Phone		
Line Amount	Balance as of	Pricing Floor	Rate Index (Prime, MR, SOFR, etc.)		Expiration Date
Covenants	ATNW	Liquidity	Leverage	Guaranteed Line? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Other Debt:						
Lender (related party?)	Purpose	Original Balance	Balance as of	Pricing/Terms	Maturity Date	Secured?*
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No

\*If secured, please indicate collateral:

**Contingent Liabilities:**

Are there any contingent liabilities (lawsuits pending or threatened against the company or any principle that may materially affect the company)?  Yes  No

If yes, please provide details:

**Servicing (OR attach a separate report):** Attaching report?  Yes  
 Please provide your most recent servicing valuation. If you do not have a servicing valuation, please complete the information below and provide a copy of supporting documentation.

Loan Type	FYE 202	FYE 202	FYE 202	YTD as of
UPB (\$000s)				
Number Of Loans				
<i>Loan Type:</i>				
Conventional				
FHA/VA				
UPB of Recourse Servicing				
WAC				
WAM				
WA Servicing Fee				
Delinquency (%)				
30 Day				
60 Day				
90+ Day				
Total				
F/Cs				

If servicing is sub-serviced, provide name of sub-servicer:

How frequently do you plan to obtain servicing valuations from a third party?

What, if any, portion of the servicing portfolio is considered encumbered?

UPB \$ Value \$

Which credit facilities are servicing secured, in whole or in part?



Please provide the details of all servicing sales completed in 202 and YTD 202 :

Buyer	Price (%)	Loan Count	UPB of Loans	Value of Servicing Sold	Sale Date	Gain/Loss Actual	Sale Proceeds

#### DOCUMENTATION LIST

- Ownership breakdown, % for each principal/entity
- Resumes for key executives
- Two years of corporate tax returns
- Three years of audited financials
- Interim financials and the same period the prior year
- Three top investor scorecards
- MSR valuation, if retaining servicing
- Last field audit, if available
- PFS for a guarantor(s) and two years of tax returns. If PFS is already provided, all guarantors should sign the HBT form for due diligence
- Current E&O Certificate of Insurance
- Mortgage Bond Certificate of Insurance
- Company Organizational Documents (By-Laws, Articles of Incorporation, Operating Agreement, etc.)

#### CONTACTS

Department	Name	Email	Phone
Secondary Marketing			
Underwriting			
Renewal Requests			
Shipping			
Compliance			
Financial Statements			
Aging Updates			
Accounting			
Guarantor			
Funding			
Processing			