

We are pleased that you are considering Solve Mortgage, a dba of PFN Lending Group, Inc. NMLS 103098, for Non-QM and Jumbo loan solutions. We have been in the mortgage business since 2000 with innovative loan programs to meet your clients' needs.

Our due diligence process is straight forward – if your company has been up and running profitable for over 2 years and is reputable in the mortgage industry, we will offer our full rate sheet pricing. For those companies that are new or with exceptions to the above, borrower paid pricing may be made available. As always, knowing our third-party originators is required, thus please complete the application process with associated documents so we can get started on funding some loans!

We look forward to working with you and your team to exceed your expectations.

Anthony Amini  
President/COO of PFN Lending Group, Inc. dba Solve Mortgage

**1. Please complete all required forms and submit the required information to be considered for approval.**

- a. Broker Application – must be completed in full and signed by the broker of record.
- b. Background Release Form Disclosure and Consent (Company and Principals Owners of 10% or more) – pdf link to Fair Credit Reporting Act must be reviewed by each signor.

**2. The following documentation is required to support your Broker Application:**

- a. Resumes for all principal owners (with 10% ownership or more);
- b. Current Financials – Balance Sheet and Profit and Loss Statement (dated within 4 months of the date of the application);
- c. Financials for the prior fiscal year (12 months – Balance Sheet and Profit and Loss Statement);
- d. Entity Documents filed and stamped by the State, such as Articles of Incorporation, Partnership Agreement, LLC Agreement, etc. (as applicable);
- e. Copy of your company's Loan Quality Control Program;
- f. W-9 Form – pdf link: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>, and
- g. Copy of Errors & Omission Insurance, minimum amount of \$1,000,000, and fidelity bond of \$75,000, if applicable or required in your state.

Please send all the completed forms and supporting documents to:  
[newapplication@solvemortgage.com](mailto:newapplication@solvemortgage.com)

**Upon approval of the above and our due diligence, we will send you a Broker Agreement for your execution.** The Broker Agreement is available to preview at <https://www.solvemortgage.com/brokers-signup> prior to approval. If we have any questions along the way, your Account Executive and TPO Management will reach out to you for clarification and/or documents to support open items. Broker applications will be terminated after 60 days from submission if not complete in full.

**Broker Application**

**My Solve Mortgage Account Executive Is:** \_\_\_\_\_

**Company Information**

Legal Company Name: \_\_\_\_\_

NMLS Identification #: \_\_\_\_\_ Date Business Established & State Established: \_\_\_\_\_

Taxpayer Identification Number: \_\_\_\_\_ Web Site: \_\_\_\_\_

Business Address: \_\_\_\_\_

Business Telephone Number: \_\_\_\_\_ Business Fax Number: \_\_\_\_\_

Primary Contact Name & Title: \_\_\_\_\_

Primary Contact Telephone Number: \_\_\_\_\_ Primary Contact Email: \_\_\_\_\_

**Licensing Information**

Broker of Record Name (an Individual): \_\_\_\_\_ NMLS Identification #: \_\_\_\_\_

**Principals & Owners = 100% Ownership of the Company**

Principal / Owners	Title	Phone # /Extension	% Ownership	Email	Company Signor? Yes/No
					Yes No
					Yes No
					Yes No
					Yes No
					Yes No

**Number of Licensed Loan Officers:** \_\_\_\_\_

<b>Company Questionnaire: Attach additional pages and/or documents if necessary.</b>		
1. Has your company ever been suspended from selling or servicing mortgages by an investor or agency? If yes, please explain.	YES	NO
2. Has your company, or any officer of the company, been named as a defendant in a lawsuit for alleged fraud or misrepresentations in connection with any real estate/mortgage activity in the last 7 years? If yes, please explain.	YES	NO
3. Has your company, or any officer of the company ever had a mortgage or other professional license suspended, revoked, or received any other disciplinary action from a regulatory agency? If yes, please explain.	YES	NO
4. Does your company or any of the principals own or control a real estate company, real estate development company, construction company, or financial services company (e.g., Tax preparation, credit counseling, title, or escrow company)? If yes, please list all affiliated companies.	YES	NO
5. Has your company or corporate officers/principals/owners or you have any IRS liens, judgements, civil claims over the past 7 years? If yes, please provide a letter of explanation and proof of payment/repayment plan or release of each.	YES	NO
6. Has any lender enforced, or attempted to enforce, the Hold Harmless or Repurchase clause of their correspondent or broker agreement with your company and/or any principals/officers in the past 12 months? Did the lender request repurchase of mortgages in the past 12 months? If yes, please explain.	YES	NO
7. Has there been a material change in the company ownership, board of directors or senior management in the past 12 months? If yes, please explain.	YES	NO

8. Does your company have a process in place to ensure compliance with high-cost and anti-predatory lending standards for all applicable federal, state and if necessary local laws? If no, please explain.	YES NO
9. Does your company have an Anti-Money Laundering program in place? If no, please explain.	YES NO
10. Have you initiated or terminated any affiliate relationships in the past 12 months? If yes, please explain.	YES NO
11. Do your hiring procedures include a check for all employees, including management, who engage in the origination of mortgage loans against the U.S. General Services Administration (GSA) excluded Parties List, the HUD Limited Denial of Participations List (LDP List), and the Federal Housing Finance Agency (FHFA) Suspended Counterparty Program (SCP) List? If no, please explain.	YES NO
12. Has your company ever had unfavorable findings with regard to your mortgage operations, included in any audit examination or report by Fannie Mae, Freddie Mac, Ginnie Mae, FHA, VA or any regulatory, supervisory, or investigating agency? If yes, please explain.	YES NO
13. Has any owner, partner, director of your company ever been affiliated with any company/business that was suspended by Fannie Mae, Freddie Mac, Ginnie Mae, FHA, or VA? If yes, please explain.	YES NO
14. Has your company been issued any state consent order(s) over the past 36 months? If yes, please explain the nature of the consent order and processes changed to comply.	YES NO
15. How did you hear about Solve Mortgage a dba of PFN Lending Group, Inc., NMLS 103098?	

Volume History	# of Units Funded	\$ Amount Funded	% Conventional	% Investment	% Non-QM	% Jumbo
Current YTD:						
Prior Year:						

Lender References (3 REQUIRED)			
Lender Name	Telephone	Primary Contact	Email

List of Affiliated Businesses (ABA) (Add a separate page if more than 3 ABAs)				
ABA Business Name	Business Purpose	Broker/Principal's % Ownership in ABA	Phone #	Website
1.				
2.				
3.				

The undersigned declare(s) that the statements set forth herein are true and accurate. PFN Lending Group, Inc. dba Solve Mortgage is hereby authorized to obtain verification from any source named herein, including personal credit, and conduct any background inquiries as deemed necessary in connection with the approval of this application.

\_\_\_\_\_  
**Broker of Record Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name / Title**

\_\_\_\_\_  
**Officer/Owner Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name / Title**

## Background Release Form Disclosure and Consent

In connection with my company’s application to become an approved broker PFN Lending Group, Inc. dba Solve Mortgage (“Lender”), I understand that investigative inquiries may be obtained on the company and the principals (“My”, “I”, “Me”, “Company”)) by a consumer reporting agency, and that any such report will be used solely for broker loan approval-related purposes. I understand that the nature and scope of this investigation will include a number of sources including, but not limited to, consumer credit, criminal convictions, motor vehicle, NMLS, CFPB, Better Business Bureau, Experian, Equifax, Transunion, and other reports. These reports will include information as to My character, general reputation, personal characteristics, mode of living, and work habits. Information relating to My performance and experience, along with reasons for termination of past employment from previous employers, may also be obtained. Further, I understand that Lender will be requesting information from various Federal, State, County and other agencies that maintain records concerning My past activities relating to My driving, credit, criminal, civil, education, and other experiences.

I understand that if the Lender may request a consumer report or an investigative consumer report about me for loan broker-related purposes during the course of the application process for my company. The scope of this investigation will be the same as the scope of the pre-approval investigation, and that the nature of such an investigation will be My continuing suitability to be an approved broker. I understand that My consent will apply throughout the term of the agreement, unless I revoke or cancel My consent by sending a signed letter or statement to the Lender at any time, stating that I revoke my consent and no longer allow the Lender to obtain consumer or investigative consumer reports about Me or the Company.

I understand that I am being given a copy of the “Summary of Your Rights Under the Fair Credit Reporting Act” prepared pursuant to 15 U.S.C. Section 1681-1681u via the pdf link listed at the end of this disclosure. Lender pulls Soft Credit Reports on principals of the company and Business Credit Reports on the company.

I authorize without reservation any party or agency acting on behalf of the Lender to furnish the above- mentioned information. I hereby consent to you obtaining the above information from PFN Lending Group, Inc. dba Solve Mortgage, 5016 N. Parkway Calabasas, Suite #200, Calabasas, CA 91302-2598, (818) 223-9999. I understand to aid in the proper identification of My file or records the following personal identifiers, as well as other information, is necessary and accurate.

Company Name	Current Address	Tax Identification #	NMLS #

**Broker of Record and Principals with ownership of 10% or more. Signature from each required.**

1. Name/Other Names Known By	Current Home Address	Driver License Number/State	Social Security #	Date of Birth
<b>Signature/date:</b>			<b>NMLS #:</b>	
2. Name/Other Names Known By	Current Home Address	Driver License Number/State	Social Security #	Date of Birth
<b>Signature/date:</b>			<b>NMLS #:</b>	

3. Name/Other Names Known By	Current Home Address	Driver License Number/State	Social Security #	Date of Birth
Signature/date:			NMLS #	
4. Name/Other Names Known By	Current Home Address	Driver License Number/State	Social Security #	Date of Birth
Signature/date:			NMLS #:	
5. Name/Other Names Known By	Current Home Address	Driver License Number/State	Social Security #	Date of Birth
Signature/date:			NMLS #:	
6. Name/Other Names Known By	Current Home Address	Driver License Number/State	Social Security #	Date of Birth
Signature/date:			NMLS #:	

The following form must be reviewed by each of the above signatories. Click on the pdf form link below to review.

Summary of Your Rights Under the Fair Credit Reporting Act.

[http://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf)

**Any missing or incomplete forms will delay the application review process. Full broker approval by the Lender and an executed Broker Agreement is required to fund any loan at Solve Mortgage.**