



**Lender Approval Application**  
*(Please fill out ALL information)*

Company Name/Lending Organization: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Company Website: \_\_\_\_\_ NMLS#: \_\_\_\_\_

Employer Identification #: \_\_\_\_\_

Years serving the Tampa Bay market: \_\_\_\_\_

Is organization regulated by a state or federal agency: \_\_\_\_\_ Yes \_\_\_\_\_ No

Name of Regulator (If Applicable): \_\_\_\_\_

Loan Officer: \_\_\_\_\_

Telephone No: \_\_\_\_\_ Fax No: \_\_\_\_\_

Business E-mail Address: \_\_\_\_\_

**Please attach the following:**

- Sample Loan Estimate or Closing Cost Worksheet with typical fees highlighted
- Informational Flyers re: the Mortgage Products offered

**Mortgage Products offered, mark all that apply: (Please attach mortgage product info sheets)**

- FHA  Conventional
- VA  Low Down Payment (Describe) \_\_\_\_\_
- CRA Loan Products (describe) \_\_\_\_\_
- Other \_\_\_\_\_

This application is valid until September 30, 2019 and must be renewed annually in October by the 31st.

**LOAN OFFICER PARTICIPATION AGREEMENT**

1. The Loan Officer agrees to participate in the Mortgage Assistance Program Lender Training provided by the Housing and Community Development Staff.
2. The Loan Officer acknowledges that the City will be adding his/her name to the Approved Lender List as an employee of the organization listed on the application only. A change in employers will require a new application (Loan Officers are individually approved).
3. The Loan Officer will review and verify the information in each application and supporting documentation to determine whether an applicant qualifies as an eligible borrower.

<b>NAME:</b> _____ <i>(Please Print)</i>	_____
<b>TITLE: MORTGAGE LOAN OFFICER</b>	<b>DATE SIGNED:</b> _____ <i>(Signature)</i>



## LENDER PARTICIPATION AGREEMENT

1. The City will provide the Lender with the approved forms and require prospective eligible borrowers to complete the process and provide information necessary to complete the eligibility/approval process.
2. Lender's fees for the first mortgage loan may not exceed fees customarily charged for mortgage loans which are not made in connection with the Mortgage Assistance Program.
3. The Lender acknowledges that each approved Mortgage Assistance Program Loan shall be evidenced by a Promissory Note, Mortgage and any other documents reasonably required by the City, in form and substance prepared by the City, to ensure compliance with the Mortgage Assistance Program. The Mortgage and any other security for a Mortgage Assistance Program Loan shall be subordinate to the documents securing the Borrower's obligations under the first mortgage loan.
4. The Lender will provide the Closing Disclosure for approval prior to scheduling the mortgage closing and give the City five (5) business days' notice of the pending closing to process the wire transfer.
5. The City shall periodically review the Lender's performance under this Agreement, including but not limited to fees charged to the borrower(s), marketing of the Mortgage Assistance Program and other services to eligible borrowers, and processing of Mortgage Assistance Program assistance. In the event the City determines that the Lender has not satisfactorily performed its obligations under this Agreement, the City shall provide written notice of that fact to the Lender. If, in the City's reasonable judgment, the Lender has not remedied this situation within sixty (60) days of the City's notice, the City may automatically terminate this Agreement by written notice to the Lender and remove the Lender from the Approved Lender list.

<b>NAME / TITLE:</b>	
<i>(Please Print)</i>	<i>(Signature)</i>
<b>ORGANIZATION :</b>	<b>DATE SIGNED:</b>