



Broker Agreement

By virtue of its signature below, and, as of the date indicated below, I _____

(Broker name) willfully represents and warrants to Pacific Direct Mortgage & Real Estate, Inc the following:

- Broker is licensed and/or legally permitted to participate in the business of brokering real estate loans and shall provide Pacific Direct Mortgage & Real Estate Inc, all required/requested documentation supporting said assertion.
- Broker has and will comply with all local, state and federal laws and regulations as it relates to the conducting of its business.
- All documentation submitted to Pacific Direct Mortgage & Real Estate, Inc by Broker is to the best of Broker's knowledge true, complete and accurate.
- Broker hereby authorizes Pacific Direct Mortgage & Real Estate Inc, to forward to Broker any and all documentation via its fax number or e-mail address whether said documentation is or is not specific to a transaction.
- Unless otherwise agreed upon by Pacific Direct Mortgage & Real Estate In, it is not responsible or liable for fees or commissions due to Broker from borrower.
- In the event any litigation is to materialize between Pacific Direct Mortgage & Real Estate, Inc and Broker, both parties agree that said litigation shall be decided in the State of California system of jurisdiction and the prevailing party shall be entitled to receive all costs and fees due or incurred as a result of said litigation including but not limited to reasonable attorney fees.
- This agreement shall be governed by the laws of the State of California and all parties agree, by virtue of this agreement and execution thereof, to waive the right to a trial by jury should litigation result in the need for trial.

Please input the following clearly:

Legal Company Name: _____

DBA (if different from above): _____

Printed Broker Name: _____ Title: _____

Address: _____ State: _____ Zip: _____

Email: _____

Signature: _____ Date: _____

Pacific Direct Mortgage & Real Estate, Inc

Date

1400 N Dutton Ave #22, Santa Rosa CA, 95401
Your Direct Private Money Source
CA DRE Corp #02030528 NMLS #1654959



“LOAN FRAUD” ZERO TOLERANCE ACKNOWLEDGEMENT

All approved Brokers and Clients must be aware that the licensed real estate broker bears the responsibility for all actions of his or her employees or licensees. The broker is responsible for the content and quality of each application taken and each loan submitted to his company. The submission of a loan application containing false information is a crime.

TYPES OF LOAN FRAUD (including but not limited to):

1. Submission of inaccurate information, including false statements on loan application(s) and falsification of documents purporting to substantiate credit, employment, deposit, and asset information including identity, rent roll, ownership/non-ownership of real property, etc.
2. Forgery of any documents.
3. Lack of due diligence by broker/loan officer/processor, including failure to obtain all information required by the application and failure to request further information as dictated by Borrower’s response to other questions.
4. Unquestioned acceptance of the information or documentation, which is known, should be known, or should be suspected to be inaccurate.
5. Broker’s non-disclosure of relevant information.

CONSEQUENCES OF LOAN FRAUD

“Loan Fraud” is costly to all parties involved. Pacific Direct Mortgage & Real Estate, Inc stands behind the quality of its team's loan production. Fraudulent loans damage our reputation with our investors and customers. The price paid by those who participate in “Loan Fraud” is even more costly. Following is a list of a few of the potential consequences that may be incurred:

1. Criminal prosecution.
2. Loss of Real Estate Broker’s License, NMLS or other professional license.
3. Loss of lender access due to exchange of information between lenders, mortgage insurance companies, including submission of information to investors (private and individual), Police Agencies, and the Department of Real Estate.
4. Civil action by Pacific Direct Mortgage & Real Estate, Inc.
5. Civil action by applicant/borrower.
6. Loss of approval status with Pacific Direct Mortgage & Real Estate, Inc .

initial

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ATTENTION!

The 2 following items *MUST* be submitted with your Broker Agreement forms:

Attach a copy of your current DRE Broker License.

**Attach a copy of the NMLS Endorsement showing it is active.
(Required for any Consumer Purpose Loan.)**

Without these two attachments, this Broker Agreement is not complete!

Pacific Direct Mortgage & Real Estate, Inc.

1400 N Dutton Ave #22, Santa Rosa CA, 95401

Your Direct Private Money Source

CA DRE Corp #02030528 NMLS #1654959



LICENSING

List out below the Mortgage Loan Originators who will refer loans under this Brokerage.

#1 Agent: _____ DRE License # _____ NMLS # _____

email address: _____

#2 Agent: _____ DRE License # _____ NMLS # _____

email address: _____

#3 Agent: _____ DRE License # _____ NMLS # _____

email address: _____

#4 Agent: _____ DRE License # _____ NMLS # _____

email address: _____

#5 Agent: _____ DRE License # _____ NMLS # _____

email address: _____

#6 Agent: _____ DRE License # _____ NMLS # _____

email address: _____