



Wholesale Mortgage Broker Application

CLOUT WMB Account Executive: _____

Company Information:

Name of company: _____

Name of D/B/A (if applicable): _____

State of Formation: _____

Company NMLS Number: _____

Address: _____

City, State, Zip: _____

Primary Contact / Title: _____

Contact Phone Number: _____

Contact Email Address: _____

Please complete the following questions:

1. Name(s) of owners, titles, and percentages of ownership:

2. Please list all states in which you are a licensed/registered mortgage broker

3. Number of Licensed Loan Officers: _____

4. Number of Processors: _____

5. Does your company have affiliates or subsidiaries? ___ Yes ___ No
If yes, please provide or attach a list.



Due Diligence:

1. Has your company, owners, principals, or officers, ever been named as a defendant in a lawsuit or filed for bankruptcy within the last past 7 years?
___ Yes ___ No

If yes, please attach a detailed explanation.

2. Has your company, owners, principals, or officers, ever been suspended or terminated by any investor, government agency, warehouse lender, and/or mortgage insurance company during the past 7 years?

___ Yes ___ No If yes, please attach a detailed explanation.

3. Have there been any investor repurchases and/or indemnifications within the two past years? ___ Yes ___ No ___ Not Applicable

If yes, list dollar amounts: Repurchases: \$_____ Indemnifications: \$_____

List investor(s): _____

Origination Information:

Please complete the following chart based on closed volume:

Product	2024		YTD 2025	
	#	\$	#	\$
Conf. Fixed				
Conf. ARM				
Jumbo Fixed				
Jumbo ARM				
FHA/VA				
Other				
Other				



Please list the top 5 investors to which you sold/brokered loans in the past calendar year:

#	Investor	Contact Name	Length of Relationship	Volume over past 12 months
1				
2				
3				
4				
5				

Insurance Information:

Please complete the below information from your company's Fidelity Bond and Errors and Omissions coverage.

Insurance Type	Provider	Coverage Amount	Deductible	Exp. Date
Fidelity Bond Blanket				
Fidelity Bond Individual				
Errors and Omissions				

Please return this completed and signed application, along with the following required documents:

- ___ Completed and Signed CLOUT Financial Statements form
- ___ Copy of current Surety Bond(s) for all licensed states
- ___ Copy of Business License
- ___ Completed and signed W-9 Form
- ___ Resumes for all Principals
- ___ Zero Fraud Tolerance Form
- ___ CLOUT Compensation Election Form
- ___ Online Portal Credentials Request Form
- ___ Signed CLOUT Mortgage Broker Agreement



BROKER CERTIFICATION:

I certify the following is true and accurate:

- Mortgage Brokerage complies with all federal and state fair lending laws (ECOA, FHA, HMDA, etc.).
- Mortgage Brokerage does not engage in discriminatory lending practices (e.g., steering, redlining, disparate treatment).
- Mortgage Brokerage offers all loan products fairly and without bias based on protected characteristics.
- Mortgage Brokerage discloses loan terms transparently and does not misrepresent available options.
- Mortgage Brokerage follows anti-steering rules and provides borrowers with the best available loan options.
- Mortgage Brokerage maintains a compliant loan originator compensation structure per Dodd-Frank and TILA.

I also hereby certify that _____ (Company Name) is compliant with federal and state regulations as they pertain the existence and maintenance of the Quality Control, Anti-Money Laundering , Cybersecurity, and Borrower Privacy Policies. All policies must ready for inspection by CLOUT WMB upon request.

Signature: _____

Name: _____

Title: _____

Date: _____