



TILA RESPA Integrated Disclosures (TRID)

Sun West Policies



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DISCLAIMER

This presentation is current as of today.

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You are advised to consult your own compliance staff or attorney regarding your specific residential mortgage lending questions or situation to ensure your compliance with applicable laws and regulations.

ABOUT SUN WEST



- Sun West Mortgage Company, Inc. was established in 1980 with the purpose of helping people realize the American dream of homeownership.
- We strive to offer our customers and partners not only the most competitive mortgage rates, but also one of the most comprehensive lines of mortgage products in the industry.
- Today, our operation is comprised of a solid network of branches across the nation, covering retail, wholesale, correspondent and warehouse channels.
- We are a well-established Fannie Mae, Freddie Mac, Ginnie Mae, FHA, VA, and USDA approved originator, offering our customers and partners a full-service facility for their mortgage needs and a complete selection of mortgage options, including Conventional, FHA, VA, USDA, Reverse Mortgages (HECM), and Jumbo Mortgages.
- We are a lender with extensive lending experience and expertise, built through our own in-house market research and analysis.
- Our mission is to expand our business by focusing more on service and quality.

Thank you for choosing Sun West Mortgage!



AGENDA

- Introduction
- SWMC Policy On Wholesale Loans
- LE Request Screen
- CD Preparation
- SWMC Policy On Correspondent / Warehouse Loans
- Q&A

INTRODUCTION

- TRID is applicable on applications received on or after October 03, 2015.
- Initial Truth-in Lending disclosure(TIL) and RESPA Good Faith Estimate (GFE) combined into new Loan Estimate (LE)
- Final Truth-in-Lending disclosure and RESPA HUD-1 combined into new Closing Disclosure(CD)
- Existing process of requiring GFE and TIL will be followed for all applications taken before October 03, 2015.
- General business days for disclosure are defined as the days on which SWMC offices are open to the public for carrying out substantially all of its business functions. Saturday, Sunday and all legal federal holidays are not included in general business days.
- Specific business days are defined as all calendar days except Sundays and federal holidays.

APPLICATION

Application date is the date on which a loan originator has received the below six set of information in any form (Ex - written or electronic format, and includes a written record of an oral application).

6 ITEMS THAT TRIGGER APPLICATION

- A –Address
- L –Loan Amount
- I –Income
- E –Estimated Value of the Property
- N –Name
- S –Social Security Number

An application is considered complete when all six items are provided. The timeline for disclosures begins on that date.

TRID DISCLOSURES - OVERVIEW

- A Loan Estimate is to be disclosed to the borrower within 3 general business days of receiving the application and 7 specific business days prior to consummation.
- A revised Loan Estimate is to be disclosed within 3 general business days of the occurrence of a change in circumstance and should be received by borrower 4 specific business days prior to consummation.
- The TRID rule prohibits fees, except a bona fide and reasonable credit report fee, before the consumer has received the Loan Estimate and indicated to the creditor an intent to proceed.
- A Closing Disclosure is to be delivered to the borrower 3 specific business days before consummation.

TRID DISCLOSURES - OVERVIEW

- “Know Before You Owe” toolkit and “Written List of Service Providers” is to be provided to the borrower within 3 general business days of application.
- Though a broker may be involved in a transaction, it is creditor’s responsibility to ensure that disclosures are provided within compliance requirement.
- Settlement agent is responsible for providing the seller copy of the Closing Disclosure.

Note – The 7 business day waiting period required by MDIA will still apply.

Please register for any of our upcoming webinar on “TRID Overview for Wholesale and Correspondent Partners” to elaborately understand all the changes under the TRID rule.

- A Loan Estimate is not required to be disclosed on pre approval requests where subject property for purchase has not been identified by the borrower.
- Loan Estimate should only be disclosed once subject property is identified.
- If subject property i.e. the sixth set of information is identified on or after 3rd Oct 2015, TRID rule will be applicable on these loans.
- Effective 09/24/2015, SWMC will not accept any pre approval requests where a Good Faith Estimate (GFE) has already been disclosed without the subject property address being identified.

SWMC POLICY - WHOLESALE LOANS

SWMC will accept wholesale loan submission in following ways:

- Broker discloses Loan Estimate with a blank lender name and loan id
 - Broker requests SWMC to disclose Loan Estimate
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- Broker must opt for either of two options, while submitting any loan to SWMC.
 - Irrespective of the option opted, broker is responsible for all other federal and state specific disclosures.
 - Broker is prohibited from issuing a Loan Estimate in the name of SWMC or with a SWMC loan number.
 - SWMC reserves the right to cancel the loan in Sun Soft on the 3rd business day of application if SWMC has not been requested to disclose LE or provided an LE disclosed by the broker by the end of 2nd business day.
 - A soft copy of any Loan Estimate or Closing Disclosure that is disclosed by SWMC will also be sent to the broker loan officer and processor.

SWMC POLICY - WHOLESALE LOANS

- Effective all applications on or after Oct 3rd 2015, SWMC has eliminated the charge of \$945 underwriting fee for all wholesale loans. “No Lender Fee” adjustment will continue to be applicable to all programs except FHA Streamlines, VA IRRRLs, & HECMs.
- SWMC will require acknowledgement of receipt from all consumers in case of rescindable transactions or only from primary borrower in case of non-rescindable transactions for reducing the additional 3 days mailbox rule that is applicable in case of a revised LE disclosure.
- Once LE is disclosed, change in compensation plan will not be allowed unless it is documented that such change is requested by borrower.

LE Helpdesk is set up with availability from Monday through Friday, 6 AM through 6 PM PST to assist brokers with any questions. Helpdesk phone number is (866) 473-5711.

WHOLESALE LOANS: BROKER DISCLOSES LE



- If a Broker is not aware of the creditor to which loan will be submitted, Broker should disclose LE without creditor name and loan id.
- In accordance with the rule, if the broker is aware on the loan being submitted to SWMC, the broker must request SWMC to disclose LE.
- Broker disclosed LE must be provided to SWMC along with loan submission.
- Written List of Service Providers and Know Before You Owe toolkit that was disclosed to borrower within 3 days of a loan application must be provided to SWMC.
- SWMC will completely review the broker disclosed LE and written list of service providers. SWMC will only proceed with the loan if the disclosures are acceptable and in compliance with the TRID rule.



WHOLESALE LOANS: BROKER REQUESTS

SWMC TO DISCLOSE LE

- Once broker creates a loan in SunSoft, he will get an option to “Request LE” on the loan creation confirmation screen. The same button will also be constantly available on the left hand side of the screen above the “Submit to Lender” button.

Please use the loan number, XXXXXXXXXXXX, for future reference

Submit loan to lender

Request LE

Continue to work on loan

- This option will redirect broker to LE request screen.
- Broker must authorize SWMC to disclose LE & certify that the data provided is accurate to the best information available to broker.

☒ By entering the details below, you authorize SWMC to disclose the initial Loan Estimate to the borrower and certify that the information entered by you is the best information and as per the best information available to you from the borrower at the time of filling this form. We urge you to ensure that accurate details are entered to help us disclose the Loan Estimate accurately. SWMC reserves the right to make changes to any information entered in the below form to ensure an accurate Loan Estimate disclosure.

- Application date must be the date when six set of information is received by broker. Broker should upload 1003 supporting application date.
- Broker must request SWMC to disclose LE within one business day of application.

Required Information

Application Date as per 1003*(MM/DD/YYYY)



Upload Loan Application(1003)*

Browse...

WHOLESALE LOANS: BROKER REQUESTS SWMC TO DISCLOSE LE (Continued..)

- Appropriate Loan Type & Loan Purpose must be selected.

Loan Type*	FANNIE MAE ▼
Loan Purpose*	<input checked="" type="radio"/> Purchase <input type="radio"/> Refinance

- Borrower's FICO Score must be provided along with supporting credit report.

Borrower's FICO Score*	0	<input type="button" value="Browse..."/>
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- Borrower's email address is not a mandatory requirement however, email address will help towards timely closing of loan.
- If an e-mail address of borrower(s) is provided, all applicable disclosures will be sent electronically to the borrower(s).

Borrower's Email Address	<input type="text"/>	<input type="button" value="Browse..."/>
For a timely loan closing, provide us with the e-mail address of the borrower along with a signed e-consent form for disclosures to be sent with electronic delivery		

We urge all our brokers to provide us the required details and documents for the disclosures to be sent electronically which will greatly help towards enhancing the loan closing turn around time.

WHOLESALE LOANS: BROKER REQUESTS

SWMC TO DISCLOSE LE (Continued..)

- Broker must select appropriate compensation plan & if Borrower Paid compensation is selected, loan origination fees must be provided

Origination Compensation*	<input type="radio"/> Borrower Paid <input checked="" type="radio"/> Lender Paid
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- Broker can provide the Title charges supported by title quote. If title quote is not uploaded, SWMC reserves the right to update the title fee charges.

Total Title Fees	<input type="text" value="\$1,000.00"/> Owner's Title Insurance Fee should not be included in the Total Title Fees. If title quote is not uploaded, SWMC reserves the right to update title fee charges.
Owner's Title Insurance Fees	<input type="text" value="\$300.00"/> This cannot be blank or zero.

- Broker should provide with Credit Report Fees & estimated Monthly Taxes & Homeowner's insurance amounts.

Credit Report Fees	<input type="text" value="\$35.00"/>
Monthly Taxes	<input type="text" value="\$104.17"/>
Monthly Homeowner's Insurance	<input type="text" value="\$50.00"/>

WHOLESALE LOANS: BROKER REQUESTS

SWMC TO DISCLOSE LE (Continued..)

- Broker should provide additional information regarding subject property

Additional Questions

Does the property have any water influence?*	<input type="radio"/> Water access rights <input checked="" type="radio"/> Water features(Private lake or pond) <input type="radio"/> Water front
Is the subject property situated on more than 2 acres?*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Does the property have any unpermitted additions to the square footage?*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is the gross living area of the subject property greater than 4000 square feet?*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Does the property have any accessory units / buildings?*	<input type="radio"/> Barns <input type="radio"/> Docks <input type="radio"/> Garages(other than the standard garage) <input type="radio"/> Granny Flats <input checked="" type="radio"/> Guest House <input type="radio"/> Outbuildings <input type="radio"/> Piers <input type="radio"/> Stables

WHOLESALE LOANS: BROKER REQUESTS

SWMC TO DISCLOSE LE (Continued..)

- Following is the consolidated list of information or documents that SWMC would require from the broker to disclose the Loan Estimate
 - Application Date
 - Uniform Residential Loan Application (1003)
 - Loan Type and Purpose
 - Borrower(s) FICO with credit report
 - Borrower(s) e-mail address for disclosures to be sent electronically
 - Origination Compensation type
 - Compensation amount in case of Borrower paid compensation
 - Processing fee amount in case of Borrower paid compensation
 - Total Title fees w/o Owner's Title Insurance fees
 - Owner's Title Insurance fees (If applicable)
 - Title Quote (If available)
 - Applicable Credit Report fees
 - Monthly Taxes and Homeowner's Insurance
 - Property Type
 - Additional property related details
 - Whether the loan is a NY CEMA loan for refinance transactions in the state of NY
 - Written List of service providers to be disclosed to the borrower

WHOLESALE LOANS: LE REQUEST TIMELINE

~October 2015~						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 Day Zero: Application received by broker	4 Day 1: Broker must request LE from SunWest	5 Day 2: Sun West will mail the Loan Estimate & Intent to Proceed	6	7	8
9	10	11	12	13	14 Day Zero: Application received by broker	15
16	17 Day 1: Broker must request LE from SunWest	18 Day 2: Sun West will mail the Loan Estimate & Intent to Proceed	19	20	21	22
23	24	25	26	27	28	29

WHOLESALE LOANS: WRITTEN LIST OF SERVICE PROVIDERS

- On loans with initial LE disclosed by broker, broker is responsible for disclosing Written List of Service Providers (WLSP) to borrower within three business days of application.
- On loans with initial LE requested to be disclosed by SWMC, broker should provide SWMC with the list of service providers that is to be disclosed to the borrower.
- If a broker does not provide SWMC the WLSP along with initial LE disclosure request, SWMC reserves the right to cancel the loan as “incomplete application” on the second day of application

WHOLESALE LOANS: WRITTEN LIST OF SERVICE PROVIDERS

- WLSP should include:
 - i. Name of service
 - ii. Name of service provider
 - iii. Contact details of service provider
 - iv. Estimate of charges is optional

- WLSP must be disclosed for below services:
 - i. Title Services
 - ii. Survey (If required on loan/ must in NJ & TX)
 - iii. Pest Inspection (If required on loan/ must on VA loan with subject in moderate to high TIP zone)

- SWMC does not have any affiliates. If service provider used on loan is affiliated with the broker, those fees will be subject to a 0% tolerance. It is responsibility of broker to inform SWMC at broker@swmc.com whenever broker has any new affiliate.

WHOLESALE LOANS: INTENT TO PROCEED

- Borrower signing & dating the LE is not an ITOP. Borrower should e-sign or wet sign the ITOP form.
- Apart from credit report fee, no fee can be imposed or collected from borrower until the borrower provides ITOP.
- Broker will be able to order any service on the loan only after three specific business days from the initial LE sent date and a subsequent receipt of ITOP from borrower. In case any service is to be ordered prior to completion of the three specific business days from the initial LE sent date, the broker will have to provide a borrower signed LE to SWMC and a ITOP that is received post the signing of the Loan Estimate. Only exception to this is credit report, which can be pulled prior to receipt of ITOP.
- The broker may use their own ITOP, use the SWMC sample ITOP under Print Docs or document with an e-mail received from any borrower on the loan. In case ITOP is documented through an e-mail sent by the borrower, SWMC reserves the right to verify the authenticity of the e-mail provided.

WHOLESALE LOANS: CLOSING DISCLOSURE



- SWMC will disclose Closing Disclosure after the loan is cleared to close and loan is locked.
- Closing Disclosure by the settlement agent to the consumer is not acceptable
- In case of purchase transaction, SWMC will require the settlement agent to provide the seller copy of the CD to the seller.
- SWMC will require the Final CD to be signed by all parties involved in the transaction.
- The waiver of cooling period for a bona-fide financial emergency would be very rare and at SWMC's discretion.
- SWMC will require acknowledgement of receipt from all consumers in case of rescindable transactions or only from primary borrower in case of non-rescindable transactions for reducing the 3 days mailbox rule that is applicable in case of a CD disclosure.

CD Helpdesk is set up with availability from Monday through Friday, 6 AM through 6 PM PST to assist brokers and settlement agents with any questions. Helpdesk phone number is (866) 543-0384.



ADDITIONAL BROKER RESPONSIBILITIES

- The broker is responsible for notifying SWMC within 24 hours, once the broker is aware of a change in circumstance or addition of a fee. Broker can communicate change in circumstance requests by sending an e-mail to leredisclosure@swmc.com
- Once the revised Loan Estimate or Closing Disclosure is sent to the borrower, it is the responsibility of the broker to contact the applicable recipients to immediately open the e-disclosure so that the additional 3 days mailbox rule applicable can be reduced.
- The broker will monitor that one of the borrower has received the LE and should then contact the borrower to obtain their ITOP. The broker is prohibited from ordering the appraisal prior to borrower receiving the LE and providing a ITOP, even if the broker is paying for the appraisal fee upfront with the intent to collect the fees at closing.

SWMC POLICY ON CORRESPONDENT & WAREHOUSE LOANS

- SWMC will do a thorough and complete review of the Loan Estimate submitted for compliance and accuracy.
- SWMC will require appropriate change circumstance documentation in case of any re-disclosure of Loan Estimate or Closing Disclosure to reset baselines for a change in circumstance.
- SWMC will review the Closing Disclosure submitted for compliance and accuracy.
- SWMC will require signatures of all parties involved on the Final CD.
- SWMC will require copy of seller CD if it is provided separately in purchase transactions.
- SWMC will require all disclosures under TRID rule and will continue to require all disclosures that are to be provided under the current federal and state specific rules

SWMC POLICY ON CORRESPONDENT & WAREHOUSE LOANS

- If a waiting period is waived on a loan due to bona-fide financial emergency, it will be at SWMC's discretion to purchase the loan.
- On loans where closing documents are drawn by SWMC, SWMC requires the lenders to ensure compliance with the initial and final closing disclosure. SWMC may prepare the final closing disclosure on request of the correspondent lender if the required information has been provided to SWMC.
- Evidence of the calculations for the lender's tolerance cures must be provided.
- Any post closing revised CDs, if applicable, must be provided.
- If variance/cure is due to be paid to the borrower, evidence of payment should be provided prior to purchase.
- SWMC reserves the right to issue a repurchase request if any discrepancies are identified by SWMC or its investors after the loan is purchased by SWMC.

QUESTIONS ?

THANK YOU

SWMC is here to assist you in adopting this change. If you have any questions, please write to us at trid@swmc.com

You may also visit the Dedicated Regulatory Implementation Website:
<http://www.consumerfinance.gov/regulatory-implementation/tila-respa>

eRegulations Tool: <http://www.consumerfinance.gov/eregulations>

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DISCLAIMER



Sun West Mortgage Company, Inc. (NMLS ID #3277, www.nmlsconsumeraccess.org) in Alabama holds a Consumer Credit License (#21015), a Consumer Credit Branch License (#21015.006) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Alabama State Banking Department, Phone: (334) 242-3452; in Alaska holds a Mortgage Broker/Lender License (#AK3277), a Mortgage Broker/Lender License - Other Trade Name #1 (#AK3277-1), a Mortgage Broker/Lender License - Other Trade Name #2 (#AK3277-2) and a Mortgage Broker/Lender Branch Registration (#AK516931) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Alaska Department of Commerce, Community & Economic Development, Division of Banking & Securities, Phone: (907) 269-8140; in Arizona is licensed as Sun West Mortgage USA, Inc. (FN) and holds a Mortgage Banker License (#BK-0909624), a Mortgage Banker Branch License – Other Trade Name #1 for the Scottsdale, AZ Branch Office (NMLS ID 359295), a Mortgage Banker Branch License for the Guaynabo, PR Branch Office (NMLS ID 516931), a Mortgage Banker Branch License for Corona, CA Branch Office (NMLS ID 363427) licensed by the Arizona Department of Financial Institutions, Phone: (602) 771-2800; in Arkansas holds a Combination of Mortgage Banker-Broker-Servicer License (#40431) licensed by Arkansas Security Department, Phone: (501) 324-8671; in California holds a Finance Lenders Law License (#6030119), a Finance Lenders Law Branch License (#6031428) for the Corona, CA Branch Office (NMLS ID 363427), a Finance Lenders Law Branch License (#603J810) for the Guaynabo, PR Branch Office (NMLS ID 516931), a Finance Lenders Law Branch License (#603K585) for the Henderson, NV Branch Office (NMLS ID 981997), a Finance Lenders Law Branch License (60DBO60313) for the Guaynabo, PR Branch Office (NMLS ID 1436612), a Finance Lenders Law Branch License (603I424) for the Scottsdale, AZ Branch Office (NMLS ID 359295), a Finance Lenders Law Branch License (60DBO79054) for the San Juan, PR Branch Office (NMLS ID 1660326) licensed by the California Department of Business Oversight, Phone: (866) ASK-CORP and a DRE Real Estate Corporation License Endorsement (#00793885), DRE Branch Office License Endorsement for the Corona, CA (NMLS ID 363427) Branch Offices licensed by the California Department of Real Estate, Phone: (877) 373-4542; in Colorado holds a Supervised Lender License (#CF-989559) and Mortgage Company Registration, and sponsors an Individual Mortgage Loan Originator License (#100039058) for Amber Rochelle Lozano (NMLS ID 181255) regulated by the Colorado Division of Real Estate, Phone: (303) 894-2166; in Connecticut is licensed as Mortgage Possible and holds Mortgage Lender License (#19683) and Mortgage Lender Branch License (#ML-BCH-516931) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Connecticut Department of Banking, Consumer Credit Division, Phone: (860) 240-8267; is licensed by the Delaware State Bank Commissioner (Phone: (302) 739-4235) to engage in Business in Delaware under license number #9970, Expiration date: 12/31/2018, holds a Chapter 22 Licensed Lender Branch (#017991) for the Guaynabo, PR Branch Office (NMLS ID 516931), a Licensed Lender Branch (#019431) for the Catonsville, MD Branch Office (NMLS ID 1168563); in District of Columbia holds a Mortgage Dual Authority License (#MLB3277), a Mortgage Dual Authority Branch License (#MLB1168563) for the Catonsville, MD Branch Office (NMLS ID 1168563), a District of Columbia Mortgage Dual Authority Branch License (#MLB516931) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the District of Columbia Department of Insurance, Securities and Banking Bureau, Phone: (202) 727-8000; in Florida holds a Mortgage Lender Servicer License (#MLD266), a Consumer Collection Agency License (#CCA9902832), a Mortgage Lender Servicer Branch License (#MLDB2708) for the Guaynabo, PR Branch Office (NMLS ID 516931), a Florida Mortgage Lender Servicer Branch License (#MLDB4865) for St. Thomas, VI Branch Office (NMLS ID 1492672), a Florida Mortgage Lender Servicer Branch License (#MLDB7382) for Coto Laurel, PR Branch Office (NMLS ID 1120985) licensed by the Florida Office of Financial Regulation, Phone: (850) 410-9895; in Hawaii holds a Mortgage Loan Originator Company License (#HI-3277), a Mortgage Servicers License (#MS043), a Mortgage Loan Originator Company Branch License (#HI-954048) for the Branch Office in Honolulu, HI (NMLS ID 954048) licensed by the Hawaii Department of Commerce and Consumer Affairs, Division of Financial Institutions, Phone: (808) 586-2820; in Idaho holds a Mortgage Broker/Lender License (#MBL-8409), a Mortgage Broker/Lender License (#MBL-8412) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Idaho Department of Finance, Consumer Finance Bureau, Phone: (208) 332-8000; is an Illinois Residential Mortgage Licensee (#MB.6760356) licensed by the Illinois Department of Financial & Professional Regulation - Residential Mortgage Banking, 100 W. Randolph, 9th Floor, Chicago, Illinois, 60601, Phone: (844) 768-1713; in Indiana holds a Mortgage Lending License (#11272) licensed by the Indiana Department of Financial Institutions, Consumer Credit Division, Phone: (317) 232-3955; in Iowa holds Mortgage Banker License (#2007-0093), a Mortgage Branch Registration for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Iowa Division of Banking, and a Uniform Consumer Credit Code Debt Collector Notification (#2010-0093) regulated by the Iowa Department of Justice Attorney General Consumer Protection Division, Phone: (515) 281-4014; in Kansas as a Kansas licensed mortgage company holds a Mortgage Company License (#MC.0025313) and a Notification Registrant (#NOT.0006664), a Mortgage Company Branch License (#MC.0025313-BR.001) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Kansas Office of the State Bank Commissioner, Division of Consumer and Mortgage Lending, Phone: (785) 296-2266; in Kentucky holds a Mortgage Company License (#MC71444), a Mortgage Company License (#MC91812) for the Nashville, TN Branch Office (NMLS ID 848632), a Mortgage Company License (#MC95719) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Kentucky Office of Financial Institutions, Phone: (800) 223-2579;



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in Louisiana holds a Residential Mortgage Lending License (#2713), Consumer Agency Debt Collector Registration, Mortgage Branch Registrations for Guaynabo, PR (NMLS ID 516931) Branch Offices licensed by the Louisiana Department of Financial Institutions, Phone: (225) 925-4660; in Maine holds Supervised Lender License (#SLM9710) licensed by the Maine Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection, Phone: (207) 624-8527; in Maryland holds a Mortgage Lender License (#17740), a Mortgage Lender License (#21107) for the Catonsville, MD Branch Office (NMLS ID 1168563), a Mortgage Lender License (#22299) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Maryland Commissioner of Financial Regulation, Phone: (410) 230-6100; in Massachusetts holds a Third Party Loan Servicer Registration (#LS3277) and Foreclosure Petition Website Registration licensed by the Massachusetts Division of Banks, Phone: (617) 956-1500 and Sun West Mortgage Company, Inc. does not currently accept loan applications in the state of Massachusetts; in Michigan holds a 1st Mortgage Broker/Lender/Servicer Registrant (#FR0018642) licensed by the Michigan Department of Insurance and Financial Services, Phone: (877) 999-6442; in Minnesota holds a Residential Mortgage Originator License (#MN-MO-40020564) licensed by the Department of Commerce, Financial Institutions Division, Phone: (651) 539-1600; in Mississippi holds a Mortgage Lender License (#3277), a Mortgage Branch License (#516931) for the Guaynabo, PR Branch Office (NMLS ID 516931) is licensed by the Mississippi Department of Banking and Consumer Finance, Phone: (800) 844-2499; in Missouri holds a Company License (#17-1881), a Missouri In-State Branch License (#17-1881) for the Columbia, MO Branch Office (NMLS ID 1230149) licensed by the Missouri Division of Finance, Phone: (573) 751-4243; in Montana holds a Mortgage Lender License (#3277), a Mortgage Servicer License (#3277) and a Mortgage Lender Branch License (#516931) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Montana Division of Banking and Financial Institutions, Phone: (406) 841-2920; in Nebraska is licensed as Cal State Funding, Inc. and holds a Mortgage Banker License (#1908) licensed by the Nebraska Department of Banking and Finance, Phone: (402) 471-2171; in Nevada holds a Mortgage Broker License (#3874), a Supplemental Mortgage Servicer License (#4368), a Mortgage Broker Branch License (#3874) for Henderson, NV Branch Office (NMLS ID 981997), a Mortgage Broker Branch License (#3874) for Corona, CA Branch Office (NMLS ID 363427), a Mortgage Broker Branch License (#3874) for Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Nevada Division of Mortgage Lending, Phone: (775) 684-7060; in New Hampshire holds a Mortgage Banker License (#13604-MB) licensed by the New Hampshire Banking Department, Phone: (603) 271-3561; in New Jersey holds a Residential Mortgage Lender License (#9400980), a Residential Mortgage Lender Branch License for the Parsippany, NJ Branch Office (NMLS ID 454915), a Residential Mortgage Lender Branch License for the Catonsville, MD Branch Office (NMLS ID 1168563), a Residential Mortgage Lender Branch License for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the New Jersey Department of Banking and Insurance, Phone: (609) 292-7272; in New Mexico licensed as Sun West Mortgage USA, Inc. and holds a Mortgage Loan Company License (#03201), a Mortgage Loan Company Branch License for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the New Mexico Financial Institutions Division, Phone: (505) 476-4819; in New York as a licensed Mortgage Banker - NYS Department of Financial Services and holds a Mortgage Banker License (#B500897), a Mortgage Banker Branch License (#B500897) for the Parsippany, NJ Branch Office (NMLS ID 454915) and is registered as an Exempt Mortgage Loan Servicer (Registration #B500897) licensed by the New York Department of Financial Services, Phone: (212) 709-3500; in North Carolina holds a Mortgage Lender License (#L-152533) and Reverse Mortgage Lender License (#RM-148), a Mortgage Branch License (#L-152533-107) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the North Carolina Commissioner of Banks Office, Phone: (919) 733-3016; in North Dakota holds a Money Broker License (#MB102486), a Money Broker Branch Registration (#NDBR516931) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by Department of Financial Institutions, Consumer Division, Phone: (701) 328-9933; in Ohio holds a Residential Mortgage Lending Act Certificate of Registration (#MBMB.850093.000) regulated by the Ohio Division of Financial Institutions, Phone: (614) 728-8400; in Oklahoma holds a Oklahoma Mortgage Lender License (#ML010253), a Mortgage Lender Branch License (#MLB11109) for the Guaynabo, PR Branch Office (NMLS ID 1436612), a Mortgage Lender Branch License (#MLB10412) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Oklahoma Department of Consumer Credit Lending, Phone: (405) 521-3653; in Oregon holds a Mortgage Servicer License (MS-8) and a Mortgage Lender License (#ML-4599) licensed by Division of Finance Corporate Securities, Phone: (503) 378-4140; in Pennsylvania holds a Mortgage Lender License (#21829), a Mortgage Lender License (#21829.004) for the Parsippany, NJ Branch Office (NMLS ID 454915), a Mortgage Lender License (#21829.006) for the Catonsville, MD Branch Office (NMLS ID 1168563) licensed by the Pennsylvania Department of Banking and Securities, Phone: (717) 787-3717; as a Mortgage Banker in Puerto Rico holds a Mortgage Lender/Servicer License (Concesionarios /Administradores de Préstamos Hipotecarios #IH-138), a Mortgage Lender/Servicer License (#IH-138-01) for the Guaynabo, PR Branch Office (NMLS ID 516931), a Mortgage Lender/Servicer License (#IH-138-03) for the Coto Laurel, PR Branch Office (NMLS ID 1120985), a Mortgage Lender/Servicer License (#IH-138-08) for the Guaynabo, PR Branch Office (NMLS ID 1436612), a Mortgage Lender/Servicer License (#IH-138-08) for the San Juan, PR Branch Office (NMLS ID 1660326) licensed by Puerto Rico Commissioner of Financial Institutions, Phone: (787) 723-8403; is a Rhode Island Licensed Lender (#20142978LL) and holds a Third Party Loan Servicer License (#20173482LS) licensed by the Rhode Island Department of Business Regulation, Phone: (401) 462-9503;



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in South Carolina holds a Mortgage Lender / Servicer License (#MLS-3277) licensed by the South Carolina Board of Financial Institutions, Phone: (803) 734-2020; in South Dakota holds a Mortgage Lender License (#ML.04740) licensed by the South Dakota Division of Banking, Phone: (605) 773-3421; in Tennessee holds a Mortgage Company License (#109239), a Mortgage Branch Authorization (#109239-104) for the Nashville, TN Branch Office (NMLS ID 848632), a Mortgage Branch Authorization (#109239-107) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Tennessee Department of Financial Institutions, Phone: (615) 253-6714; in Texas as a Residential Mortgage Loan Originator holds a Texas-SML Mortgage Banker and Residential Mortgage Loan Servicer Registration, SML Mortgage Banker Branch Registration for the Catonsville, MD (NMLS ID 1168563), Guaynabo, PR (NMLS ID 516931), Coto Laurel, PR (NMLS ID 1120985) Branch Offices licensed by the Texas Department of Savings and Mortgage Lending, Phone: (512) 475-1350; is licensed in Utah as Sun West Mortgage USA Company, Inc. and holds Residential First Mortgage Notification (#UDFI-RFMN2015) and DFI First Consumer Credit Notifications regulated by the Utah Department of Financial Institutions, Phone: (801) 538-8830 and a Utah- DRE Mortgage Entity License - Other Trade Name #1 (#7477238), a Utah- DRE Mortgage Entity License (#10598473) licensed by the Utah Division of Real Estate, Phone: (801) 530-6297; in Vermont holds a Lender License (#6060) and a Loan Servicer License (#3277-1) and a Lender License (#6624) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Vermont Department of Banking, Insurance, Securities and Health Care Administration, Banking Division, Phone: (802) 828-3307; in Virgin Islands holds a Mortgage Lender License (#VI-MLC-3277), a Mortgage Lender Branch Registration (#VI-MLB-516931) for the Guaynabo, PR Branch Office (NMLS ID 516931), a Mortgage Lender Branch Registration (#VI-MLB-1492672) for St. Thomas, VI Branch Office (NMLS ID 1492672) licensed by the Virgin Islands Office of Lieutenant Governor Division of Banking and Insurance, Phone: (340) 774-7166; in Virginia holds a Lender License (#MC-4999), Broker License (#MC-4999), Branch License (#MC-4999) for the Catonsville, MD Branch Office (NMLS ID 1168563), Branch License (#MC-4999) for the Guaynabo, PR Branch Office (NMLS ID 516931), Branch License (#MC-4999) for the Scottsdale, AZ Branch Office (NMLS ID 359295) licensed by the Virginia Bureau of Financial Institutions, Corporate Structure, Phone: (804) 371-9657; in Washington holds a Consumer Loan Company License (#CL-3277), a Consumer Loan Branch Office License (#CL-981997) for the Henderson, NV Branch Office (NMLS ID 981997), a Consumer Loan Branch Office License (#CL-516931) for the Guaynabo, PR Branch Office (NMLS ID 516931) licensed by the Washington Department of Financial Institutions, Division of Consumer Services, Phone: (360) 902-8703; in West Virginia holds a Mortgage Lender License (#ML-23946) licensed by the West Virginia Division of Financial Institutions, Phone: (304) 558-2294 and a Notification of Consumer Credit Sales or Loans (#2007-7016) [regulated by the West Virginia State Tax Department, Phone: (304) 558-3333]; in Wisconsin holds a Mortgage Banker License (#212942BA) licensed by the Wisconsin Department of Financial Institutions, Division of Banking Phone: (608) 261-7578; in Wyoming holds a Mortgage Lender/Broker License (#1902) licensed by the Wyoming Division of Banking, Phone: (307) 777-6483.

Current as of 08/14/2018

