BROKERS ADVANTAGE MORTGAGE

Broker Guide

June 10, 2026

Table of Contents

Section 1 – Introduction

1.1 About this Guide

The Brokers Advantage Mortgage Broker Guide ("Broker Guide") oversees certain aspects of the business relationship with Brokers Advantage approved brokers ("Broker"). The Broker Guide provides information to assist the Broker in conducting business with Brokers Advantage from Broker Approval through funding.

Brokers are required to comply with the requirements of the Broker Guide. Brokers Advantage may terminate its relationship with the Broker at any time when the Broker does not meet its obligations within this Broker Guide.

Brokers should refer to the published matrices for products, eligibility criteria and documentation requirements.

1.2 Announcements

Brokers Advantage will issue announcements when updates to the Broker Guide are required. Announcements will be provided in a timely manner and include an effective date of the change. The Broker is responsible for reviewing and complying with any announcement issued by Brokers Advantage. Announcements are sent out to approved brokers that have opted-in to receive emails.

1.3 Customer Support

Contact your designated Account Executive with questions on all aspects of doing business with Brokers Advantage including, but not limited to, loans, programs, and systems. General inquiries may be directed to the Brokers Advantage main line (833) 393-0547.

1.4 Website

The Brokers Advantage Mortgage website may be accessed at the URL: https://brokersadvantagemortgage.com .

1.4.1 Website: Resources

All forms, tools and resources for doing business with Brokers Advantage are located on the *Resources* page of the Brokers Advantage Website.

1.4.2 Website: Pricer

To run loan scenarios view pricing or request a lock is located on the *Ratesheet, Pricer, Tools* page of the Brokers Advantage Website.

1.4.3 Website: TPO Portal

All aspects of the loan process including: registration, submission, condition review and appraisal ordering are located under the TPO login page. Credentials to access the TPO Portal can be requested from your Account Executive or issued at time of approval from the Broker Approval Desk.

1.5 Brokers Advantage Products

Infinite Series Matrices related to the underwriting and review of the loan and its characteristics related to borrower and property are located on the Brokers Advantage website under the Products page.

1.6 Hours of Operation

Brokers Advantage hours of operation are 8:00 am PST to 5:00 pm PST.

1.6.1 Turn Times

The turn times for loan setup, initial underwrite, AM Condition review, UW Resubmit, Initial CD, Docs Ordered, Docs Back review and funding condition review are posted to the Resources page on the Brokers Advantage website and updated periodically.

1.7 Holiday Schedule

Brokers Advantage observes the following holidays:

Martin Luther King, Jr. Day	Presidents Day
Memorial Day	Independence Day
Labor Day	Thanksgiving Day
Day after Thanksgiving	Christmas Day
Christmas Eve (open with reduced hours)	New Years Day

1.8 Licensing

Brokers Advantage is licensed in forty-five (45) states plus D.C. Brokers Advantage is not licensed to lend in NY. The following states are eligible for business purpose loan submissions only: HI, MO, MA, and VA.

Section 2 - Broker Approval

2.1 Application Process

Applicants interested in obtaining approval to become an approved broker with Brokers Advantage should contact their dedicated Account Executive. If a Broker has not yet been assigned a dedicated AE, please reach out to brokerapproval@brokersadvantagemtg.com .

A Broker Approval package is located on the Contacts + Get Approved Page under the link titled: Broker Approval Package.

2.2 Required Qualifications

Broker must meet the following criteria:

- Be properly licensed to originate and broker loans meeting Brokers Advantage's product and underwriting requirements.
- Have been in business for at least three years OR principals should have a minimum of five years' experience in mortgage lending.
- Have a good reputation in the industry with proven references, and a high level of professionalism and strong ethical standards.
- Have a "good standing" rating with all governmental licensing and revenue collection agencies.

2.3 Required Documentation

The Broker Approval desk reviews and approves broker applications. Required documentation may vary; however, all items listed below must be submitted. Approval is required before loan applications can be registered. Completed and signed application packages should be sent to your Account Executive or to brokerapproval@brokersadvantagemtg.com

Application Reviews are typically completed within five (5) business days. The information submitted for approval is validated through state and national licensing search engines and other verification processes.

- Broker Application
- Broker Agreement
- Broker Compensation Addendum
- Broker Compliance Attestation
- Encompass TPO Connect form
- W-9 Form

Required additional documents for unlicensed business purpose only:

- Entity Formation Documents
- Year-to-date unaudited financial statements ($50K net with minimum required)

- Fidelity Bond and E&O Insurance (if you have these policies)

Any questions about documentation or the processing of the application, should be directed to your dedicated Account Executive or Broker Approval at brokerapproval@brokersadvantagemortgage.com .

2.4 Notification of Significant Change

Brokers must notify Brokers Advantage in writing of any impending material changes in its organization, including when it receives any notification from any state and federal regulators to which it is subject, which shall include, but not limited to, any notice of approval, rejection, suspension, non-compliance, default or eligibility.

2.5 Legal Standing

Broker to be validly existing, duly organized, and in good standing under the laws of the jurisdiction of its organization. In addition, Broker must be qualified to do business in each jurisdiction where it originates mortgage loans.

2.6 Good Standing

Approved Brokers must continue to meet the eligibility requirements outlined in this section in order to maintain approval status.

2.7 Fair Lending Commitment

Brokers Advantage does not condone or engage in any business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), disability, military status, or any other basis prohibited by law.

2.8 Compliance

Broker is required to have policies and procedures in place to deliver complete and compliant loan applications and to comply with all applicable laws and regulations, defined as: applicable federal, state, and local laws and legal requirements (as set forth below and otherwise including statutes, rules, regulations, and ordinances), including but not limited to all usury, truth-in-lending, real estate settlement, integrated disclosures, consumer credit, equal credit opportunity, privacy, anti-predatory or abusive lending, or unfair and deceptive acts and practices laws; requirements and guidelines of each governmental agency, board, commission, instrumentality, and other governmental body or office having jurisdiction over a person and/or a mortgage loan, including, but not limited to, the CFPB and all state regulators; and judicial and administrative judgments, orders, stipulations, awards, writs, settlements, and injunctions to which the person is a party.

Regulation B - Equal Credit Opportunity Act
Regulation C - Home Mortgage Disclosure Act
Regulation ~~G~~ H- S.A.F.E. Mortgage Licensing Act
Regulation N - Mortgage Acts and Practices –Advertising
Regulation P - Privacy of Consumer Financial Information
Regulation V - Fair Credit Reporting Act
Regulation X - Real Estate Settlement Procedures Act
Regulation Z – Truth-in Lending Act

2.8.1 Compliance: BSA/AML

In addition to the federal regulations listed above, Brokers are also subject to Bank Secrecy Act/Anti-Money Laundering Legislation (BSA/AML). The Financial Crimes Enforcement Network (FinCEN) issues the BSA/AML regulations and is enforced by FinCEN, a bureau of the U.S. Department of the Treasury along with federal banking and credit union regulators, the IRS, law enforcement and state regulators. To comply with BSA/AML, Broker must have procedures in place to detect fraudulent, criminal, or suspicious activity, and file a Suspicious Activity Report (SAR) as warranted by the applicable statutes and regulations.

Section 3 - Services and Support

3.1 Scenario Desk

Brokers Advantage offers a dedicated Scenario Desk for any questions related to loan programs, matrices and scenarios: scenarios@brokersadvantagemtg.com . Important note: This guidance does not render a credit decision.

3.2 Appraisal Orders

All appraisals are required to be ordered through Brokers Advantage TPO Portal. Brokers Advantage utilizes Reggora's vendor software to facilitate the appraisal orders with approved AMC vendors.

For additional information on all items related to appraisals, including ordering and process related to this piece, navigate to the *Appraisal Support* section on the Resources page of the Brokers Advantage website.

For loans complying with TRID disclosure requirements, Brokers shall ensure their borrower has submitted their completed Intent to Proceed (ITP) associated with the initial Loan Estimate back to Brokers Advantage prior to the borrower paying for the appraisal in order to avoid incurring a cost to cure for the appraisal fee.

3.2.1 Approved AMC Vendors

Below is a list of all approved AMC Vendors with Broker's Advantage Mortgage. This list is updated periodically. Check the Resources page for the most current list.

- A1 AMC
- Accelerated Appraisal Group
- AMCo (aka Appraisal Management Company)
- AmeriMac Appraisal Management
- Appraisal Connections Inc.
- The Appraisal Marketplace (AMP) (Reggora AMC)
- Ascribe Trident Services LLC/ Triserv Appraisal Management Solutions LLC
- Class Valuation LLC
- ClearCapital.com, Inc.
- Consolidated Analytics, Inc.
- Core Valuation Management
- Encore, LLC
- FastApp, Inc.
- Golden State Appraisals
- HKB Appraisals
- Nationwide Appraisal Network LLC
- Nationwide Property & Appraisal Services
- Property Rate LLC
- So Cal Direct Inc
- Stewart Valuation Intelligence/ SISCO Holdings, LLC
- ValuAppraisal, LLC Zap Appraisals (Zap Technologies, LLC)

3.2.2 Appraisal Transfers

Requests to transfer an appraisal ordered through Broker's Advantage should be sent to your Account Executive. Turn time to issue the appraisal transfer letter is within same day up to 24 hrs.

3.3 Condo Review

For Condominiums, a questionnaire is required. The Brokers Advantage Condo Desk will conduct all Condo reviews.

Brokers Advantage recommends utilization of the *Brokers Advantage Mortgage Condominium Project Questionnaire Form*. Both long and short form versions are available for download on the Resources page of the Brokers Advantage website.

Section 4 - Submission Requirements

4.1 Submission Overview

All submissions must be submitted through the TPO Portal. For step-by-step instructions on how to submit a loan, refer to the *Broker Training Handbook* located on the Resources page on the Brokers Advantage website.

Submissions submitted after 3pm PT will be considered delivered the following business day.

TPO Portal URL: TPO Connect

4.1.1 Underwriting Fees

- 1st TD $1795
- 2nd TD $1195

4.2 Submission Requirements: Licensing Requirements for Business Purpose Loans

The following states require licensing in order to submit a business purpose loan. Any states not on this list do not require a license to submit a business purpose loan:

State	Broker Company License Required	MLO License Required
AZ	Yes	No, but only if company is licensed
CA	Yes: CFL License	Yes: MLO License
CA	Yes: DRE Company Endorsement	Yes: DRE MLO Endorsement
ID	Yes	Yes
MI	Yes	No
MN	Yes	Yes
NC	Yes	Yes, but only if the Broker Company's loans in NC totaled $1,000,000 or less in the preceding calendar year.
ND	Yes	Yes
NE	Yes	No
NJ	Yes	No
NV	Yes	Yes
OR	Yes	Yes
SD	Yes	Yes
UT	Yes (1st liens only): DRE Mortgage Entity License *No license required for 2nd lien	Yes (1st liens only): DRE MLO License *No license required for 2nd lien
VT	Yes, but only if loan is less than $1,000,000	Yes, but only if loan is less than $1,000,000

4.2.2 Submission Requirements Documentation

The following documents are required in order for Disclosures to be externalized:

- Submission Form
- Loan Application (1003/URLA) – completed for all applicants including date of birth, Declarations, government monitoring information, application date
- Credit Report
- 3rd Party Processing Invoice (if applicable)
- Anti- Steering Disclosure (only applicable to files with Lender Paid Compensation (LPC))
- Pricer (only applicable if origination credit for the rate chosen is being requested to be on LE at time of setup OR if choosing LPC on a program that allows LPC)
- If business purpose cash out refinance - a cash out letter is required
- If broker preferred vendor fees are to be utilized, an estimated settlement statement is required

The following documents are required in order to submit the file for Underwriting:

- Applicable Income Documents for Document Type selected (bank statements, paystubs, W2s, P&Ls etc.)- For additional information, refer to the *Products* page on the Brokers Advantage website
- Business Narrative (Self-employed/bank statements/P&L loans ONLY)
- Evidence of PITIA on other REOs
- Purchase Contract (purchase only)
- Preliminary Title Report or Property Profile (if prelim is not available at time of submission)
- For Second Liens, copy of 1st lien note or mortgage statement

4.2.3 Submission Requirements: Fields

The following fields must be completed in order to submit the loan:

- All fields related to the application, including but not limited to:
    - Borrower(s) information: name, SSN, date of birth, declarations, government monitoring information etc.
    - Property Address
    - Estimated value (required on refinances)
- Documentation Type
- Transaction Type (Purchase or Refinance)
- Business Purpose Loan (Yes, No)
- Credit Reissue Date Complete which will bring in FICO scores (or select option to bypass credit import if a credit report pull is required by Brokers Advantage)

4.2.4 Submission Requirements: Submission Form

The submission form is located under the Rate Sheet, Pricer, Tools page on the Brokers Advantage website. Loan submissions missing the completed *Submission Form* will be removed from the queue and the loan will not move forward until this document is received.

4.2.5 Submission Cut-off

Submissions received by 3:00 p.m. PT will be considered received the same business day.

4.2.6 Submission Requirements: Anti-Steering Disclosure

An Anti-Steering Disclosure is required at time of submission for all LPC brokered loans, as a regulatory requirement. A fillable sample of the Anti-Steering Form and instructions on how to complete it are available under the *Resources* page. Any compliant form is acceptable as long as it includes the required items.

4.2.7 Submission Requirements: Pricer

In order to ensure compliance with BPC and LPC restrictions, a copy of the Pricer to support the rate and pricing chosen by the borrower and which matches the terms of the loan application submitted is recommended.

4.2.8 Incomplete Submissions: Cancellation timeline

Using the Ready and Not Ready indicators on the TPO Portal, incomplete submissions will be processed as follows:

If marked “Ready”, but the submission is incomplete, the application will be cancelled in this timeframe:

- TRID loans: after 4th day
- DSCR loans: 10 – 15 days

If marked “Not Ready” the application will be cancelled in this timeframe:

- Any loan: after 10 days

Section 5 – Compliance

5.1.1 Lender Paid Compensation Plans

Broker Compensation plans of: 1%, 1.25%, 1.5%, 1.75%, and 2% are offered. To request a change, a new *Broker Compensation Addendum* must be submitted to the Broker Approval desk at least ten days prior to the start of the new calendar quarter. Once reviewed and approved, the changes will go into effect the first day of the new calendar quarter.

5.1 Locking a Loan: Compensation Type

By time of rate lock, the final compensation type must be selected and locked. The Pricer may be utilized to determine the rate Options available for LPC and for BPC. Not all rates are available for both LPC and BPC options. When the loan is locked on an LPC option, Brokers Advantage locks the rate with the lender paid compensation included in the rate. Broker compensation: cannot be reduced except in limited circumstances as permitted in the regulations. Any request to reduce compensation is subject to management review and approval. Vista Point reserves the right to refuse a request to reduce broker compensation. Not all requests will be approved.

5.1.2 Switching Compensation Types

This section pertains to consumer purpose loans.

Switching from Lender Paid to Borrower Paid triggers a tolerance cure under Regulation Z unless there is a valid Change of Circumstance or requested by the borrower. This will be permitted provided the loan is not locked and the change can be reflected on a Locked Loan Estimate. The borrower paid compensation cannot be at a rate greater than the lender paid compensation initially selected for the transaction. A borrower letter of request is also required.

Switching from Borrower Paid to Lender Paid: Because brokers typically negotiate compensation with the consumer prior to submitting the loan to Vista Point, the possibility exists that the broker's borrower paid compensation will be less than the lender paid compensation for the same transaction. If this is the case, the broker would not be able to switch to lender paid compensation.

5.1.3 Borrower Paid Compensation with an Origination Credit for the Rate Chosen

This section pertains to consumer purpose loans.

When the borrower chooses a rate with over par pricing, the borrower will receive an origination credit for the rate chosen. The origination credit *may* be applied to the broker compensation if these criteria are met:

- The origination credit covers 100% of the broker compensation.
- The broker cannot reduce their compensation to fit the amount of the origination credit.
- Any remaining origination credit after the broker compensation is covered is applied to other borrower paid closing costs including prepaids. Any remainder after that is applied to a principal reduction at closing.
- If the origination credit is not enough to cover the broker compensation, it cannot be used to pay for any portion of the compensation. It must all be applied to other borrower paid closing costs. Any remainder applied to principal reduction at closing.
- The origination credit may change due to changes in loan terms including pricing. The ability to cover the broker compensation will be reanalyzed to ensure it still covers 100% of the compensation. Or the loan will be referred back to the broker for reconsideration.

5.1.4 Seller Credits

In a purchase transaction involving seller credits for borrower's closing costs, the seller credit may pay for the broker compensation if it is not already paid through LPC or the Origination Credit.

Seller paid broker compensation is treated as borrower paid broker compensation when complying with the regulations for loan originator compensation. The broker compensation must be 100% paid through borrower paid compensation (including seller credits) or lender paid compensation (LPC or Origination Credit). The broker fee cannot be split between borrower paid and lender paid resources.

5.2 Third Party Processing Fees

As noted in Section 4.2.2, a fee for 3rd party processing services must be accompanied by an invoice payable to the processing company. The processing company must be independent of the broker, must maintain active state licenses where required and is subject to verification by Broker's Advantage Mortgage. The broker may not charge a processing or other fee for broker employee services, payable in addition to the broker fee.

Section 6- Post- Approval

6.1 Loan Approval

Once the credit review underwriting is complete, a Loan Approval will be posted to the TPO portal for review.

6.2 Conditions

Conditions are visible on the TPO portal on the Loan Approval form.

To submit documents for review and clearance, log on to TPO portal and drag and drop the documents into the unassigned section of the Documents Library.

The following parameters are required to move conditions forward for underwriting review:

- 5+ Conditions satisfied
- Appraisal is received
- Change of Circumstance (COC)
- Credit/Income Docs are provided for review

6.3 Mortgagee Clause

Depending on the documentation, the following mortgagee clauses will be required:

For CPL's and Escrow Amendments	Vista Point Mortgage, LLC dba Brokers Advantage Mortgage Its Successors and/or Assigns 1920 Main St., Suite 200 Irvine, CA 92614
For HOI	Carrington Mortgage Services, LLC. Its Successor's and/or Assigns P.O. Box 692408 San Antonio, TX 78269-2408

Section 7 - Lock Policy

7.1 Email & Hours

Lock desk email	lockdesk@brokersadvantagemtg.com
Hours of operation	8am – 5pm PT

7.2 Rate sheets

Rate sheet pricing is uploaded to the Brokers Advantage website, www.brokersadvantagemortgage.com, daily under the Rate Sheet, Pricer, Tools page (Refer to Exhibit A for layout).

As market conditions change, an intra-day change may occur. Locking during this time will not be permitted and will resume once rate sheets are updated and reposted.

7.3 Turn Times

Lock Desk turn times are 2 hours or less within the hours of operation. If a lock request is submitted after business hours, it will be processed on the next business day.

7.4 Locking a Loan

Lock requests should be completed via the Rate Lock Request button on the Ratesheet, Pricer, Tools page of the Brokers Advantage website.

Loans that are Underwriting Approved may be locked for 30 days. Loans not Underwriting Approved must be through the *Credit Setup* milestone to be locked and will be locked for 45 days.

Loans with underwriting guideline exceptions will not be locked without underwriting approval.

On an Underwriting approved loan, the changes below require a *Change of Circumstance* (COC) and Underwriting approval before the loan can be locked:

Program changes:

- Value changes
- Property type change from Rural
- Citizenship from Foreign National
- FICO increases outside of the same pricing bucket

A rate lock confirmation (refer to Exhibit B for example) will be issued once a loan has been locked. It is the responsibility of the broker to notify Lock Desk if any of the information is incorrect. The Lock Desk will determine if a reprice will be necessary.

The Lock Confirmation will be located on the TPO portal in the *Document Library*.

*A lock confirmation does not guarantee Underwriting approval.

7.5 Updating Loan Data and Repricing

Changes to a locked loan require a Change of Circumstance Request form (form located on the Resources page) to be filled out, uploaded to the TPO portal, reviewed by your designated Account Manager (AM) and processed by UW. The loan will be repriced with updated data and the original lock date pricing will be used to obtain the new pricing. In some cases, program changes will be repriced with current day pricing.

7.6 Extensions

A locked loan must fund on or before the expiration date. If more time is needed, a lock extension will be required. Email the Lock Desk at lockdesk@brokersadvantagemtg.com before 4pm PT. The cost of a lock extension is 1.5 bps (.015) per day with the maximum parameters: 15 days per request and 30 days cumulative lock extensions. Calendar days are used to calculate the new expiration date.

If at the time of the extension request, the rate or scenario are no longer available per current rate sheet or program matrices, the extension request will be denied. The loan will need to be relocked at current market rate and program matrices.

7.7 Relocks

A loan that is not funded by the expiration date and has not been extended, or a loan that has been previously canceled, will require a relock. Requests for relock should be sent to: Lockdesk@brokersadvantagemtg.com

If a loan is being relocked within 30 days of expiration or cancelation, worse case pricing will apply in addition to a relock fee.

Worse case pricing relock terms are the following:

- 15 days with a 25bps (.25) fee
- 30 days with a 37.5 bps (.375) fee
- May be extended up to a total of 15 days
- Loans may only be relocked one time

Previous or current incentives/specials/concessions are not eligible on worse case pricing relocks; this does not apply to the *Advantage Track* tier incentive. Any previous extensions will carry forward to the relock price. If at the time of relock, the rate or scenario are no longer available, the loan will need to be relocked to current market.

If more than 30 days have passed since expiration or cancelation, the loan will be relocked to current market pricing with no relock fee.

Section 8 - Closing

8.1 CD Request

In order to request the CD, the CD/Doc Order Request Form (form located on the Resources page) must be completed and submitted through the TPO portal.

The following items must be present in order issue an Early CD:

- Appraisal with value indicated by UW
- Satisfactory HOI/RCE and flood insurance if applicable
- Estimated closing statement within 1 week, must list correct loan amount and be a combined statement for purchases
- Preliminary Title Report and vesting instructions
- Lock Confirmation
- Signed ITP and Last LE must have been sent 24 hours prior to CD issuance
- CD/Doc Order Request form
- All invoices

8.2 Doc Request

In order to request loan documents, the CD/Doc Order Request Form must be completed and submitted through the TPO portal.

Section 9 - Servicing

9.1 Servicer Overview

Brokers Advantage utilizes Carrington Mortgage Services, LLC (CMS) as servicer.

9.2 Servicing Contacts

Borrower Payment Address	Customer Service Phone Number (including payoff requests)
Carrington Mortgage Services, LLC P.O. Box 660586 Dallas, TX 75266-0586	Toll-free phone: 800-561-4567 Monday - Friday 8 a.m. - 9 p.m. EST

The borrower may utilize the following website: https://www.carringtonmortgage.com .

Exhibit A- Rate Sheet/Pricer

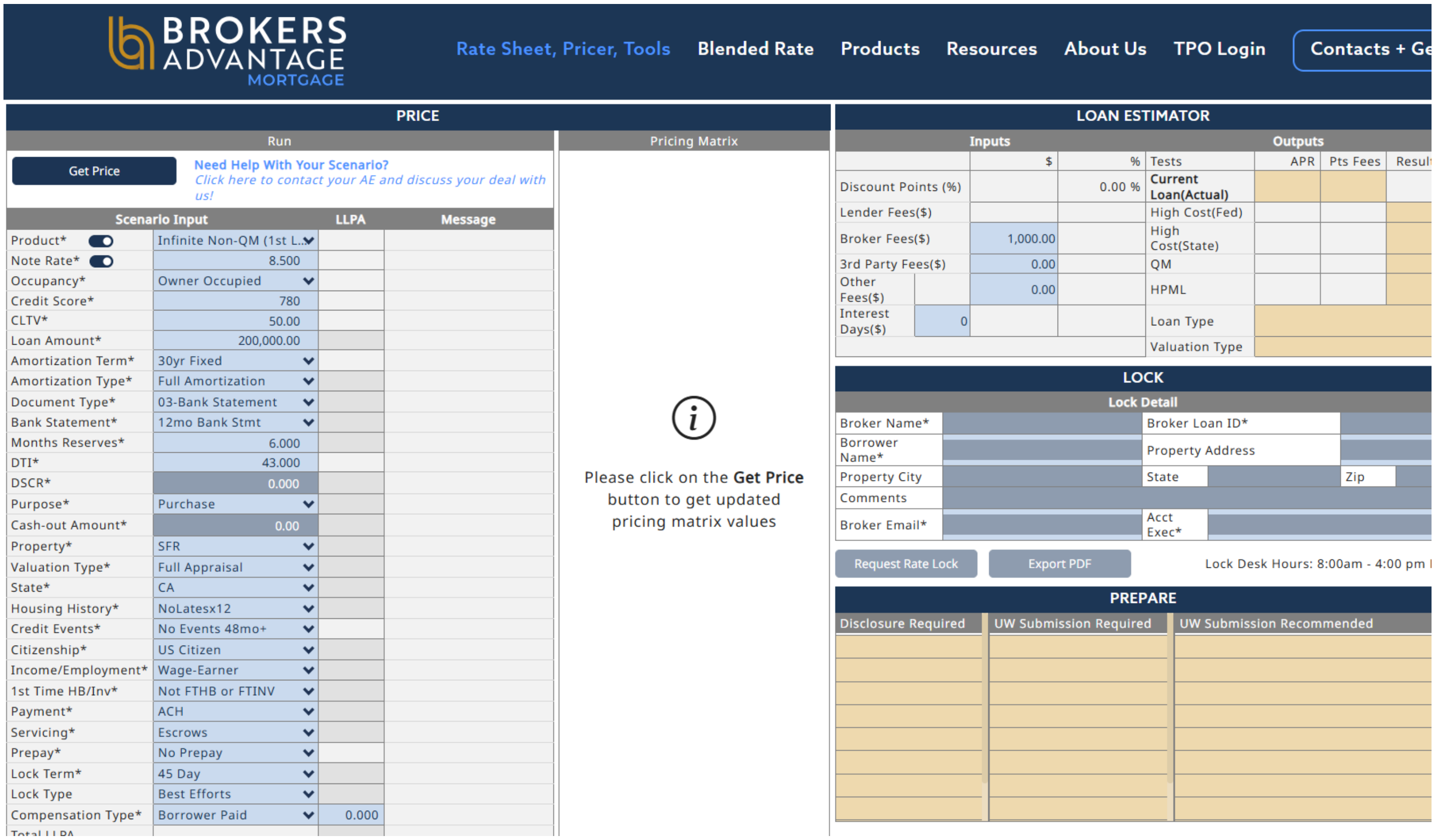

Exhibit B- Lock Confirmation

BROKERS ADVANTAGE MORTGAGE

Brokers Advantage Lock Desk
lockdesk@brokersadvantagemtg.com
Hours: 8am – 4pm PT

Lock Confirmation

Borrower:	Thomas, Jones		Loan Number:		1110000248
Lock Date:	06/02/2026	Lock Expire	07/02/2026	Product:	PN30F
Note Rate:	7.500		Price:		100.375

Lock & Pricing

Product:	PN30F	
Plan Code:	PN30F	
Buy Down:		
Note Rate:	7.500	100.50000
Margin:		
Credit Score:	685	
LTV:	65.574	
CLTV:	65.574	
HCLTV:	65.574	
Loan Amount:	800,000.00	
Value:	1,220,000.00	
Purchase Price:		
Amort Term:	360	
Amort Type:	Fixed	
Int-Only Term:		
Doc:	Option 3-Bank Stmnt	-0.25000
Bank Statement:	12 mo	
Months Reserves:	6.00	
DTI:	35.000	
DSCR:	0.000	
Purpose:	NoCash-Out Refinance	
Property Type:	SFR	
Cashout Amount:		
Property:	Detached	
Occupancy:	PrimaryResidence	
Valuation Type:	Full Appraisal	
State:	TX	
Housing History:	No Lates x24	
Credit Events:	No Events	
Citizenship:	USCitizen	
B1 Self Employed	Y	
STR Flag		
First Time Homebuyer:	Not FTHB or FTINV	
First Time Investor:	N	
Mortgage Rental History:		
ACH:	Y	0.12500
Impounds:	Y	
PrePay:		
Prepayment Penalty:		
Prepay Pricer:	No Prepay	
Lender Paid Comp		
Lock Term:	30	
Lock Type:		
Total LLPA:		-0.12500
Total Concessions:		
Total Ext/Relock		
	Net Price:	100.37500
	Max Price:	102.00000
	Final Price:	100.375

Property information

Subject Address:	4030 Testing Street
	Carrolton ,TX, 75011
	County: Maricopa

Broker Contacts

Broker:	Meagan Test Seller UAT
Broker E-Mail:	mashmore@vistapointm
Broker Phone:	
Processor:	Jeremy Sheaffer
Processor E-Mail:	jeremy.sheaffer@rencat
Processor Phone:	

Brokers Advantage Contacts

Account Executive:	Sean Talley
AE E-Mail:	stalley@brokersadvant
AE Phone:	
Account Manager:	
AM E-Mail:	
AM Phone:	

Note

Pricing cannot be guaranteed on locks taken on a "prior to submission" basis, because add-ons related to pricing cannot be known until the

loan file has been received and reviewed.

Pricing on all loans is also subject to change if there are changes to the loan parameters after the rate is locked in.