

MIDEX AUTHORIZATION / RELEASE FOR BUSINESSES OR INDIVIDUALS

_____(name), _____(city), _____(state) _____(Zip Code) (“Applicant”) acknowledges that it is in the best interest of both Applicant and The Home Mortgage Alliance Corporation (HMAC) (name), Santa Ana (city), CA (state) (“Mortgage Lender”) for Mortgage Lender to perform due diligence concerning Applicant’s background and experience. Applicant further acknowledges that Applicant benefits from the efficiencies in the due diligence process that are possible when Mortgage Lender and other similarly-situated entities in the mortgage industry exchange information about their experiences in doing business with individuals and companies such as Applicant. Therefore, Applicant hereby consents and gives Mortgage Lender permission to submit the name of Applicant’s company and any and all employees of that company for screening through any and all mortgage industry background databases, including, without limitation, databases operated by Mortgage Asset Research Institute, Inc., such as the Mortgage Industry Data Exchange (“MIDEX”). Applicant understands that Mortgage Lender performs quality control reviews of the loans that Applicant submits to Mortgage Lender for registration, review, underwriting, and/or purchase. Applicant understands and hereby consents to the release of information about any loan application that is believed to contain misrepresentations and/or irregularities. Applicant agrees and gives its consent that it and its employees may be named as the originating entity or loan officers on such loans, whether or not Applicant or its employees are implicated in the misrepresentations and/or irregularities. Applicant hereby releases and agrees to hold harmless Mortgage Lender, Mortgage Asset Research Institute, Inc., all MIDEX subscribers, and any trade associations that endorse the MIDEX system from any and all liability for damages, losses, costs, and expenses that may arise from the reporting or use of any information submitted by Mortgage Lender or any other MIDEX subscriber to Mortgage Asset Research Institute, Inc., recorded in the MIDEX system, and used in any way by Mortgage Lender or any other MIDEX subscriber.

Signed for Applicant:

Signed for Mortgage Lender:

Print or Type Name

Print or Type Name

SS #

DOB

Company:

Company:

Address:

Address:

Date:

Date:

Date: _____

The Home Mortgage Alliance Corporation (HMAC)
4 Hutton Centre Drive Suite #500
Santa Ana, CA 92707

RE: Letter of Withdrawal from _____

This letter serves to inform you that I have withdrawn my employment with _____ and am now applying for a position at The Home Mortgage Alliance Corporation (HMAC). My home address is as follows:

- Name:
- Address:
- Tel:
- Fax:

If you have any questions or require additional information please do not hesitate to contact me at: _____ (Phone Number).

Thank you, _____ Signature

Initial

Authorization to Past Employer, School, or Other Institution to Release Information

I have applied for employment with The Home Mortgage Alliance Corporation (HMAC). As part of the application process the company conducts a reference check.

I therefore authorize and request that you furnish relevant, job-related information to the Company and/or its agents in connection with this application.

I release from liability and I agree not to assert any claims or causes of action against all persons, corporations, and organizations supplying this information to the Company and/or its agents. A photocopy of this authorization is as effective as the original.

Name: _____

Soc Sec #: _____

Dates of Past Employment: From: _____ To: _____

Past Positions Held: _____

Department/ Location: _____

Signature

Date

Initial

Equal Opportunity Policy

It is the established policy of The Home Mortgage Alliance Corporation (HMAC), Inc., to afford equal opportunity to all staff members and applicants regardless of their race, color, religion, sex, sexual orientation, marital status, age, national origin, disabled or Vietnam Era veteran status, or disability. Affirmative action will be taken to further the implementation of this Equal Employment Opportunity (EEO) policy in all personnel actions and activities. All members of the Company will support the EEO policy as follows.

Non-Discrimination

¶ Decisions regarding recruiting, hiring, training, and promoting are based solely on valid job-related requirements for all positions in The HMAC.

¶ All actions involving compensation, benefits, transfers, separations, Company-sponsored training, tuition assistance, and social and recreational programs are administered without discrimination against any individual on the basis of inclusion in a protected class.

Affirmative Action

¶ Personnel processes are designed to facilitate the recruiting, hiring, training, development, and review of The HMAC members according to job-related requirements and without discrimination. The goal of furthering the principle of equal employment opportunity will be factored into all personnel decisions.

¶ The Headquarters and each Branch monitor EEO performance and will design and implement corrective actions and steps as necessary.

¶ Full consideration is given to the employment of disabled veterans and people with disabilities for work they are qualified to do.

The Branch manager's of the Company has overall responsibility for the fulfillment of the EEO policy. The Human Resources Director of The Home Mortgage Alliance Corporation (HMAC), Inc., has been designated by the President to be the company's Equal Employment Opportunity (EEO) Officer. He/she is responsible for preparing the firm's Affirmative Action Plans and monitoring their implementation.

Each U.S. office manager will be responsible for his or her office's Affirmative Action Plan and progress against the office's equal opportunity goals. The EEO officer will appoint a deputy equal employment opportunity (EEO) coordinator in each office, who will be responsible for the preparation and implementation of the office's plan and the monitoring of progress, and who will report back to both the office manager and the EEO officer.

Please see the Human Resources Director about any questions regarding this policy.

Name & Signature

Date

Office

Ensuring Individual Respect and Fairness

Our work environment plays a critical role in supporting our core values and in enhancing our ability to attract, retain, and develop distinctive men and women. As a Company, we aspire to maintain:

- A work environment that supports inspires and respects all of our colleagues, applicants, and clients regardless of race, color, religion, sexual orientation, marital status, age, disability, national origin, citizenship or other protected cartelistic.
- Personnel processes (recruiting, compensation, advancement, assignment) that are merit-based and are applied without discrimination against any individual based on the characteristics cited above.

It is our expectation that all company members, recruiting applicants, and other individuals with whom we conduct business will be treated with respect, fairness, and dignity. We all benefit when our work-related settings, including business trips, client meetings, and formal and informal business-related social events, are characterized by such supportiveness.

Working together we can continue to create and maintain an environment notable for its inclusiveness and respect. To meet such aspirations, we must all increase our awareness of the potentially negative impact that our behaviors and actions may have on others. Whether or not we intend harm by our actions, we need to understand whether certain behaviors and actions have caused offense to our colleagues or our clients. Intent is important in resolving a situation but lack of intent does not mitigate the potential effect our behavior might have.

As we share the responsibility for meeting this aspiration, we need to be mindful of certain behaviors that, if present, can seriously undermine our aspirations. Therefore, the company expressly prohibits and will not tolerate.

- Any harassment of, or other offensive conduct toward, any individual in the work environment based upon the characteristics cited above. Such conduct, whether verbal, visual or physical, includes sexual harassment (such as unwelcome sexual advances or requests for sexual favors, or sexual jokes or innuendoes) and any other conduct which has the purpose or the effect of interfering with an individual's work performance or development, or which creates an intimidating, offensive, or hostile work environment.
- Any form of retaliation against any individual who in good faith files a complaint under this policy or who assists in a complaint investigation (whether the complaint involves another Company member or third party).

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In addition, the Company will not condone discriminatory, harassing, or offensive conduct by any third parties dealing with the Company, such as clients, consultants, and trainers, and endeavors to investigate and address such conduct in an appropriate manner.

Any individual who believes that discriminatory, harassing, or offensive conduct or retaliation in violation of this policy is occurring or has occurred is strongly encouraged to formally report and/or discuss such conduct with his or her supervisor, Office Manager, Director of Operations. Individuals should not feel obligated to discuss the matter with their supervisor first before bringing the matter to the attention of any other designated representatives. The Company will investigate and take appropriate disciplinary action, up to and including separation from the Company, against any company member who has been judged by the Company to be in violation of the policy. Complaints will be kept confidential to the maximum extent possible.

Individuals with concerns can either formally report a complaint as described above, or discuss concerns with the branch manager or the headquarters. If the individual starts with the branch manager, he or she can then still formally report concerns as described above.

Our environment and personnel processes directly support our mission of serving clients and building a great company. As colleagues, we share the responsibility to maintain a Company meritocracy that is distinguished by inclusiveness and respect.

Please return this acknowledgement to your office manager.

Ensuring Individual Respect and Fairness Policy

I acknowledge receipt of the Company's Ensuring Individual Respect and Fairness Policy, and that I have read and understood the terms and agree to comply with it.

Name

Office

Signature

Date

Initial

CODE OF CONDUCT POLICY

Confidentiality has always been an essential part of the financial industry's business. The Home Mortgage Alliance Corporation (HMAC) Inc (herein "the Company") customers give us private information about themselves and rightfully trust us to keep this information in confidence. Today we have technology that enables organizations to keep more information about customers than ever before. Recognizing this, the Company has placed special emphasis on the appropriate collection, storage and use of customer information. Moreover, the Company has provided team members with access to computers, electronic mail, the intranet and the Internet. This access is a privilege that carries special responsibilities. The board, management, and employees have a critical role in privacy protection. Members of our team will have access to confidential information about the Company, its customers, and vendors. Such information is intended solely for use within the Company and is limited to those with a business need to-know.

Confidential information acquired by a team member through his or her employment must be held in the strictest confidence and, except for a business reason, must never be discussed with anyone — not even family members. Such information is to be used solely for corporate purposes and never for personal gain, and may not be used to compete with the Company.

Standards for Business Conduct

No employee or director of the Company shall have any understanding, written or verbal, that any payments are to be made or received, directly or indirectly, by or on behalf of the Company which involve any unlawful or improper purpose.

No funds, assets or services of the Company shall be used, loaned, paid or furnished, directly or indirectly, for any unlawful or improper purpose. No employee or director of the Company shall engage in the practice of purchasing or receiving favors, concessions, privileges or special benefits through payment of bribes, kick-backs, tips, gifts, illegal political contributions, or other forms of pay-off. Acts of hospitality received or offered to customers, suppliers, public officials or other persons should be of such a scale and manner as to avoid compromising the integrity or impugning the reputation of such person or of the Company.

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No employee or director of the Company shall grant any discounts or rebates to any customers of the Company in violation of federal or state laws.

No undisclosed or unrecorded funds or assets of the Company shall be established or maintained for any purpose.

No false, artificial or misleading entries in or omissions from the books and records of the Company shall be made for any reason whatsoever. All books and records of the Company must fairly and accurately reflect the transactions they record. All assets and liabilities of the Company shall be properly recorded in the respective books and records thereof. Compliance with generally accepted accounting and auditing principles is expected at all times.

No transaction shall be effected, and no payment shall be approved or made, directly or indirectly, on behalf of the Company, with the intention or understanding that any part of the transaction or payment is to be used for any purpose other than that described in the documentation evidencing the transaction or supporting the payment.

No employee or director of the Company shall make a false or misleading statement to the Company's internal or independent auditors, nor shall any of such persons conceal or fail to reveal any information necessary to make the statements made to such auditors not misleading.

No employee or director of the Company shall presume to speak for the Company or to commit it in any manner without express authority to do so.

Treatment of Confidential Information

All businesses operate through their employees and board of directors. Consequently, a business must frequently give its employees and directors' confidential information or the employees and directors may originate confidential information as part of their jobs. Under usual circumstances, an employee or director is legally and ethically required not to give such confidential information to others or to use it for the benefit of others, even after employment is terminated. Confidential information consists of any document or information, technical or otherwise, which is not common knowledge among competitors to whom it may be useful. It also includes knowledge of any business or financial opportunity acquired in the course of employment. Some examples in our business might be: sales promotions; results of research; scientific studies or analyses; details of training methods; computer programs; new products or new uses for old products; investment opportunities or acquisitions investigated but not implemented. Of course, the list is not limited to these but the above serves as an illustration.

The Company requires you not to give to others, or to use for yourself or for others, any confidential information you may obtain while employed by the Company, until this information becomes generally available to the industry. The only exception to this requirement is if you have Company permission to do otherwise

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Customer/Consumer Privacy

In addition to the ethical obligation to keep information learned through employment or directorship with the Company confidential as stated above, the Company is legally required to safeguard the personal information of consumers and our customers. Therefore, it is critically important not to discuss consumers and related information with anyone outside the Company except those companies under contract to provide services to the Company. Violation of this policy could result in significant liability to the Company.

Potential Confidential Customer/Consumer Information

- Name
- Address
- Social Security Number
- Income
- Information on a Credit Application
- Information from a Consumer Credit Report
- Account Balances
- Account History
- Telephone Numbers
- Payoff Balances
- Anything related to a Transaction
- Any other type of customer information gathered stored or shared with a third party, Affiliate or vendor.

It is extremely important to treat Company and Customer/Consumer information in a confidential manner. The Company does not condone any behavior or other activity which would constitute a violation of the Customer/Consumer Privacy information listed above.

Conflict of Interest

It is the policy of the Company to require that all employees and directors avoid any situation which may involve a conflict between their personal interests and the interests of the Company. Each employee and director has a continuing obligation to promote the Company's best interests at all times and to avoid the use of a position with the Company for personal gain. A conflict of interest arises whenever one's personal interests conflict with those of the Company or where because of some direct or indirect involvement or activity that person's judgment in working on Company business might be adversely affected. This is especially so if such interest, involvement or activity might, in any way, adversely affect the Company or place it in an embarrassing or ethically questionable position, or personally benefit an employee or director of the Company.

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Accordingly, no monies, assets, services or other special benefits, through the acceptance of bribes, kick-backs, tips, gifts, loans or other forms of pay-off, shall be accepted by an employee or director of the Company from any person, firm or corporation with which the Company engages in business. In addition, no employee or director of the Company shall approach, solicit, or engage in any discussion with, any person, firm or corporation including, without limitation, any supplier, dealer or retail customer, with which the Company, or its dealers, engage in business in connection with any actual, or proposed, transaction intended to personally benefit such employee, director or a related third party. Acts of hospitality and courtesy associated with normal ethical business practices, such as lunches and token gifts, extended to an employee or director from dealers, customers, suppliers, public officials or others should be of such a scale and manner as to avoid compromising the integrity or impugning the reputation of such person or of the Company. Employees and directors may accept business related gifts, entertainment or services up to an aggregate retail value of \$100 per year (including gifts to family members). Gifts beyond this level should be promptly returned or rejected with a courteous note explaining Company policy. Please direct any questions to your manager or Human Resources.

It is also the policy of the Company not to make, nor to permit any of its employees or directors to make any payment or provide any gift or other favor to any person or organization, whether governmental or private, for the purpose of improperly securing any favored treatment or business for the Company. This policy does not preclude the usual, normal, common and open courtesies, such as lunches and token gifts associated with ethical business practice.

The Company neither permits nor allows any of its employees or directors to solicit from any employee or director of the Company any political contributions, such as for a political party or a committee supporting the election of any person to public office. The Company does not condone any behavior or other activity which would constitute a violation of any of the foregoing policies.

Employees and directors of the Company agree to assign to the Company all inventions conceived of and/or assembled in the course of their employment, relating to the business of the Company or resulting from tasks specifically assigned to the employee or director by Company.

Compliance

Any employee or director of the Company having any information or knowledge of the existence of or the proposed creation of any unrecorded fund or asset, or any occurrence of or proposal to effect any act or omission prohibited hereunder shall promptly report such matter to the human resource director, an executive officer or a member of the Board.

All Managers of the Company shall be responsible for the enforcement of this Policy. Such responsibility shall include directing periodic distribution of this Policy by Human Resources to ensure employee and director knowledge and compliance.

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As required, employees and directors of the Company will periodically be required to certify compliance with this Policy.

Violators of this Policy are subject to appropriate Company disciplinary action, including, when appropriate, dismissal and legal proceedings to recover the amount of any improper expenditures and any other losses which may have resulted from such violation of this Policy. Such persons are reminded that violation of this Policy also may result in prosecution for violation of federal and/or state laws.

Any questions or request for interpretation of this Policy should be referred to the Board or Audit Committee for resolution. Additional auditing procedures may be implemented to monitor and to test compliance with this Policy.

Reporting Conflict

For the protection of both the Company and its personnel, it is essential that full and prompt disclosure be made of any situation which may involve a conflict of interest or other violation of this policy. To that end, the Company requires that all designated employees and directors of the Company submit to the President the following information:

1. A completed, written report of the conflict must be submitted by all designated employees and directors at such times as the Company may require.
2. A report letter which also must be submitted by each designated employee and director promptly after such person becomes involved in any situation which has not previously been reported and which may constitute a violation of this Policy.
3. The Company recognizes that employees and officers need to feel secure in reporting any potential violations of this code of Conduct and therefore sets forth the following procedure.

In the event an employee believes he or she is aware of conduct which may violate this policy, the employee should contact their manager of the Company. All information thus disclosed will be treated confidentially, except to the extent disclosure is necessary to comply with applicable law or to protect the Company's interests.

Should I leave The HMAC, I will not take any actions that would give the appearance of disclosure. Therefore, I agree that, during my employment at The HMAC and thereafter, I will not use or disclose any Confidential Information even if I happen to receive the same information from another source outside the Firm, and I will not act in any manner that might create the appearance that I am using Confidential Information in ways likely to damage the interests of the Firm or its clients.

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I acknowledge and agree that all Properties, Confidential Information and other information created or received by me in connection with my employment are The HMAC property, and, upon my departure from the Company, I will immediately return to The HMAC all such property, including any copies, extracts or works derived there from, in any and all media.

I recognize that there may be circumstances in which The HMAC and I may disagree about the interpretation of this agreement. If we are unable to resolve our disagreement through discussion, I agree to submit the matter to arbitration proceedings customary in the County or State of my employment and to accept the results of the arbitration.

I consent to a name search under the Patriot Act at the time of my Employment application and during my employment with The HMAC.

To verify that I have no current or previous Felony charges or convictions I consent to a criminal search at the time of my employment application and during my employment with The HMAC and I acknowledge and support the efforts of The HMAC to identify and refuse employment to convicted Felons.

By signing below, I acknowledge receipt of the Company's Code of Conduct Policy, and that I have read and understood the terms and agree to comply with it.

BY: EMPLOYEE

Signature

Print Name

Date

Initial

Drug & Alcohol-free Workplace Policy Acknowledgement

The Home Mortgage Alliance Corporation (HMAC), Inc (The HMAC), in order to promote a safe and efficient workplace, prohibit all employees from the possession, use, sale, manufacture or being under the influence of alcohol, unauthorized or illegal drugs or the misuse of any legal drugs, on company premises or while on company business.

Employees who violate this policy will be subjected to discipline up to and including termination of employment.

Each employee is responsible for promptly reporting to his/her supervisor or manager any use of prescribed drugs, which may affect the employee's judgment, performance or behavior.

The HMAC reserves the right to test for the presence of drugs or alcohol at any time for the following purposes:

1. Investigation of possible individual employee impairment;
2. Investigation of accidents in the workplace or incidents of workplace theft;
3. Maintenance of safety for employees or the general public; or
4. Maintenance of productivity, quality of products or services or security of property or information.

In addition to testing for the purpose mentioned above, The HMAC reserves the right to randomly test employees for compliance with this policy. Refusal of any employee or applicant to participate in such testing will subject the employee to discipline up to and including termination of employment.

I have read and will abide by the above policies as confirmed by my signature on the Consolidated Disclosure.

IN WITNESS WHEREOF, the undersigned have set their respective hands as of the date and year set forth below.

BY: EMPLOYEE

Signature

Print Name

Date

Initial

Health Insurance Waiver of Coverage

Date: _____

Employee Name: _____

Social Security Number: _____

I acknowledge that by signing this waiver I am waiving/declining the health insurance plan offered by The Home Mortgage Alliance Corporation (HMAC), Inc.

I currently:

- Have better coverage with my spouse's employer
- Do not need health coverage at this time
- Am not interested due to high co payments

Employee's signature _____ Date: _____

Employer:

The Home Mortgage Alliance Corporation (HMAC), Inc
4 Hutton Centre Drive Suite #500
Santa Ana, CA 92707

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