



TPO Package Checklist - 2020 Submit to:
tpo@mcmmholdingsinc.com

- _____ Completed and Signed Broker Agreement-Revised 2020 (attached)*
- _____ Completed and Signed Broker Agreement Addendum 2020 (attached)*
- _____ Appraisal Panel List-Please provide vendor list

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



Broker Information Sheet

DBA (If Applicable): _____

Address: _____

City: _____ State: _____ ZIP: _____

Phone: _____ Fax: _____

EIN/TIN/SSN: _____

Principal Loan Originator: _____

Primary Contact Person: _____

License Type: MB ML CA Only: _____ CFL _____ BRE

License Number: _____

Website: _____

Email Address: _____

Rate Sheets to be Sent: Fax Email Call on Demand

Account Executive: _____

NMLS #'s

Office: _____

Principal Broker: _____

Processors: _____ (Only if not W-2 processor employees)

Control Person(s): _____ (Can be Principal Broker)

Any partner, ultimate equitable owner with 10% or more ownership in corporation)



THIS REVERSE MORTGAGE BROKER AGREEMENT is made and entered into this _____ day of _____, 2020, by and between MCM Capital Solutions (“MCM”), a Florida corporation, and _____, (“Broker”) a _____ organized under the laws of the State of _____.

1. RECITALS

WHEREAS, Broker intends to originate and process certain reverse mortgage loans which qualify as “Loans” as defined below; and WHEREAS, Broker desires to broker Loans to MCM, and MCM desires to fund Loans and related Servicing Rights with the intent of selling and transferring the Loans.

2. AGREEMENT

In consideration of the performance of the mutual covenants contained herein, MCM and Broker agree as follows:

3. Definitions.

For purposes of this Agreement each of the following terms shall have the following meanings:

Agency: HUD, FHA, MCM, and applicable Investor (collectively, the “Agencies”).

Agreement: Agreement means only this Reverse Mortgage Broker Agreement and all Exhibits and schedules and attached hereto or delivered pursuant hereto, as the same may be amended or modified from time to time.

Business Day: Any day of the week other than Saturday, Sunday, or a legal holiday.

Closing Agent: The independent third party which facilitates Settlement of a Loan.

Broker: The party named as Broker in the preamble.

Event of Default: An event described in Section 19 below.

Expiration Date: The expiration date of this Agreement as described in Section 18 below.



- FHA: The Federal Housing Administration
- HECM: The FHA- insured Home Equity Conversion Loan.
- Investor: Any investor to which or with which Purchaser sells or securitizes Mortgage Loans, including, but not limited to, FNMA, and Private Investors.
- HUD: The Department of Housing and Urban Development.
- Loan: A reverse mortgage loan which qualifies to be insured by FHA, meets the standards of Investor and the terms of this Agreement, including but not limited to the requirements set out in Section 4 below.
- Loss: Any and all actual and consequential losses, damages, deficiencies, claims, costs or expenses, including without limitation reasonable attorney fees and disbursements, internal costs and expenses (collectively, "Losses").
- Mortgage: A legal document granting an interest in real property as security for payment of debt and/or performance of one or more obligations. As used in this Agreement, the term "Mortgage" may be used to reference a mortgage, trust deed, deed of trust or any other similar document.
- Mortgage Documents: Documents executed or provided relating to a Loan, including, but not limited to, the Mortgage, the related promissory note, security agreements, and other documents required to complete a Loan transaction.
- Mortgaged Property: The property described in a Mortgage and securing a Loan.
- Mortgagor: A mortgagor, trustor of a trust deed or deed of trust, the grantor of any security deed, the debtor under any security agreement, and the assignor of any lease, relating to a Loan, as used herein, the term also includes the borrower.
- Servicer: The owner of Servicing Rights.



Servicing Rights: Rights and obligations of Servicer to administer, collect any payments for the reduction of principal and application of interest, collect payments on account of taxes and insurance, pay taxes and insurance, remit collected payments, provide foreclosure services, provide full escrow administration and any other duties required by the investor in the Loan(s), of, for, or in connection with Loan(s). The term "Servicing Rights" does not include ownership, or right to receive ownership interest in the principal or interest, of a Loan.

Settlement: The act of filing or recording Mortgage Documents and release of funds to the Mortgagor.

Settlement Date: The day that the Mortgage Documents are intended to be filed or recorded or are recorded, and funds are released to the Mortgagor.

Settlement Statement: A written statement of amounts to be received and distributed at Settlement provided by Broker to the Closing Agent, on a form approved by MCM, which describe all fees and charges payable to the Mortgagor, MCM and/or Broker at Settlement and any special instructions relating to Settlement of a Loan.

Signing Date: The date on which the Mortgage Documents are to be signed.

MCM: MCM Capital Solutions.

Broker Fee: Amount the Broker will be paid by MCM in accordance with Section 9 below.

4. Loans.

A reverse mortgage loan generated by Broker will qualify as a Loan for Sale and purchase hereunto if the loan meets each of the following requirements:

Rescission: Any rescission period under the Mortgage Documents has passed, and Mortgagor has not exercised (or attempted to exercise) his, or her, or their, right of rescission regarding the Loan;



Mortgage Insurance: If the Broker makes material misrepresentations, fraudulent statements, or otherwise commits fraud in the origination of the file, resulting in the failure of FHA to insure, then MCM may, at MCM's sole discretion, demand that the Broker cure any deficiency, or indemnify MCM, or be required to repurchase the uninsured loan from MCM. The Broker shall not be responsible if MCM's negligence causes the failure to insure.

Underwriting: Closing and Related Requirements. The loan meets MCM's underwriting and closing standards and title policy requirements as well as all legal requirements (including but not limited to compliance with all consumer disclosure requirements, usury laws and proper perfection of the Mortgage as a lien against the Mortgaged Property);

Taxes and Insurance Premiums: The Broker's duty is limited to including tax information as part of the origination package. MCM is solely responsible to ensure that proper taxes are collected and paid at closing as necessary.

Flood Insurance: The Loan file (as provided prior to creation of the Mortgage Documents) contains a flood determination satisfactory to MCM, and flood insurance acceptable to MCM is in place for any property for which it is required by law, including the Flood Disaster Protection Act of 1973 or any successor law.

Hazard Insurance: The Broker's duty is limited to including hazard insurance information as part of the origination package. MCM is solely responsible to ensure that the proper binders and coverage are obtained and paid for as necessary, prior to closing.



5. Duties of the Parties.

Broker Duties: Broker agrees to originate/arrange and process (if applicable) Loan in accordance with current MCM guidelines. Broker shall be responsible, at its own expense, for all originating and processing regarding each Loan. This includes, but is not limited to, providing all application materials and disclosures to prospective mortgagors, obtaining credit reports, and flood certifications from an approved vendor. MCM's agreement to perform certain Broker duties, if so agreed, shall not relieve Broker of responsibility for these services.

MCM Duties: To the extent Broker qualifies as a "Sponsored Broker" and MCM constitutes Broker's "TPO Sponsor" under applicable HUD guidelines, MCM shall underwrite, close, fund and insure each loan through HUD.

6. Funding of Loans.

Disclosure of Fees: All fees and charges must be disclosed to MCM and Closing Agent simultaneously with and as part of the Broker Fee Sheet which is provided upon a clear to close.

Insurance: Prior to Signing Date, MCM shall have received evidence of insured closing coverage, issued by an insurance company and in form and content acceptable to MCM, naming MCM as an insured party.

Funding: If Broker, should they apply, have provided all applicable funding conditions, MCM will fund loans not later than the Settlement Date.

7. Reverse Loan Origination System

ReverseVision®. Broker further agrees that, whenever possible, it will use MCM's ReverseVision® Program to input data regarding Mortgagor(s) and the Loan. Simultaneously with entering into this Agreement, Broker shall enter into a separate software license agreement with respect to the use of such software.

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



8. Fees Payable by Broker.

Broker will pay to MCM all fees from time to time, including but not limited to the following:

Penalties: Any penalties incurred by MCM resulting from lack of timely action by the Broker shall be an expense payable by Broker to MCM.

Other Fees: Notwithstanding the foregoing, in the event there are special circumstances related to such Loans or their handling, Broker acknowledges and agrees that MCM may either refuse to take on such additional duties or charge reasonable additional fees.

9. Fees Payable to Broker.

The Loan Origination Fee and Broker Fee. Broker agrees that its compensation for the origination and processing of each Loan under this Agreement shall be limited to the following:

Broker may retain any origination fee that Broker contracts for, premiums paid by MCM, charges and collects from the Mortgagor with respect to each Loan; provided, however, that no Loan origination fee shall exceed any limits imposed by, nor have any feature or characteristics forbidden by applicable Agency or federal, state or local laws, rules or regulations. Broker shall disclose all such origination fees paid by Mortgagor to Broker in the Settlement Statement for each Loan;

Exclusive Payment Obligation: Broker acknowledges and agrees that, except for payment of the Broker Fee (if applicable) and origination fee, MCM shall not be responsible for, and shall not pay to Broker, any fees, charges or other form of compensation or consideration relating to the origination of Loans under this Agreement.



10. Adjustment to Fees

The fees payable to or by MCM under the terms of this Agreement, including but not limited to fees described in “Fees Payable to Broker” & “Fees Payable by Broker” sections of this Agreement, are subject to change immediately in the event of a change in requirements of the applicable Agency or applicable law; provided, however that such change in fees without prior notice shall only be to the extent necessitated by such change in legal or regulatory requirements.

11. Additional Fees Chargeable to Mortgagor.

Repair Fee: In the event that MCM determines prior to the date on which that Mortgage Documents are signed that repairs to the Mortgaged Property are required and that funds are to be set aside to cover the cost of such repairs after Settlement Date, MCM will collect from the respective Mortgagor a repair administration fee equal to the greater of \$75 or 1.5% of the estimated repair amount, and (b) MCM will ensure that the Settlement Statement requires that the Closing Agent deliver such funds to MCM as part of Settlement. After sale of the Loan to MCM, MCM may or may not elect to retain control to administer the repairs, assigning such duty to a servicer as may be applicable, who shall ensure that repairs are completed within the allowable time from (which under the terms of the Mortgage Documents shall be no more than 6 months after Settlement Date).

Changes in Fees: Fees changeable under the terms of “Fees Payable to Broker” section are subject to change immediately in the event of a change in requirements of the applicable Agency or applicable law; provided, however that such change in fees without prior notice shall only be to the extent necessitated by such change in legal or regulatory requirements; and In all other circumstances, on thirty (30) days written notice by MCM.



12. Representations, Warranties and Covenants of Broker.

As an inducement to MCM to enter into the Agreement, Broker represents and warrants to, and covenants with, MCM, its successors and assigns, as of the date of this Agreement and, regarding each Loan, as of the date of delivery of the corresponding Mortgage Documents, as follows:

Organization and Good Standing: Broker is duly organized, validly existing and in good standing under the laws of its state of organization or of the United States. Broker is either (i) properly licensed and qualified to transact business in all states in which the Mortgaged Property is situated, or (ii) has provided evidence, in form and substance satisfactory to MCM, that no such licensing is required. Notwithstanding anything else contained in this Agreement, Broker is licensed and in good standing in each State in which the failure to have such status would have an adverse effect on the value or marketability of any of the Loans

Broker will comply with all laws, ordinances and regulation to which it is subject, noncompliance with which could have a material adverse effect on Broker's business or operations or on the value or marketability of any of the Loans.

Power of Authority: Broker has all requisite power, authority and capacity to enter into this Agreement and to perform the obligations required of it. The execution and delivery of this Agreement and the consummation of the transactions contemplated hereby have been duly and validly authorized by all necessary organizational and regulatory action and will not cause a default under or be prohibited by any other agreement to which it is a party. The person or persons signing this Agreement on behalf of Broker is or are duly authorized to act on Broker's behalf and to bind Broker to the terms of this Agreement.



Origination of Loans: Broker agrees that the Mortgage Documents and the conduct of Broker, its officers, employees and agents regarding any such Loan and the Mortgage Documents, will comply in all respects with applicable federal, state and local laws, rules and regulations that pertain to the origination, closing, and servicing of Loans.

Broker further represents and warrants that:

- (i) each Loan is originated in accordance with all applicable MCM, and Agency requirements, including all representations and warranties required;
- (ii) all statements, representations and warranties contained in any Mortgage Documents, Notification of Intent to Draw Documents and any exhibits or schedules to any of the foregoing submitted to MCM hereunder are true and accurate in every respect
- (iii) Broker is the sole authorized representative for any such reverse mortgage loan transaction.

13. Representations, Warranties and Covenants of MCM.

As an inducement to Broker to enter into this Agreement, MCM represents and warrants to, and covenants with Broker as follows:

Organization and Good Standing: It is a duly organized and validly existing corporation and is in good standing under the laws of its state of organization or of the United States.



Power and Authority: It has all requisite corporate power, authority and capacity to enter into this Agreement and to perform its obligations as set out in the Agreement. The execution and delivery of this Agreement and the consummation of the transactions contemplated hereby have been duly authorized by all necessary corporate actions. The person or persons signing this Agreement on behalf of MCM is or are duly authorized to act on MCM's behalf and to bind MCM to the terms of this Agreement.

14. Indemnification.

Reciprocal Indemnity: Upon the terms and subject to the condition hereof, the parties to this Agreement shall indemnify and hold the other party ("other") harmless against and in respect of, and shall reimburse each other for, any Losses associated with enforcing and rights hereunder, suffered or incurred by the other party arising out of, resulting from or relating to:

Any breach by either party of a representation, warranty, or covenant of that party contained in this Agreement, including but not limited to that parties' agreement that the Loans be legally compliant.

Broker Indemnity: Upon the terms and subject to the conditions hereof, Broker shall indemnify and hold MCM harmless against and in respect of, and shall reimburse MCM for, any Losses associated with enforcing any rights hereunder, suffered or incurred by MCM arising out of, resulting from or relating to:

Broker's agreement that as related to industry standard duties expected of a Reverse Mortgage Broker; that all terms, conditions and requirements of MCM guidelines are met, and all loans are legally compliant with any applicable, state, federal and local laws relating to the disclosures and origination of each Loan.

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



Broker's errors or omissions in marketing, originating, processing, or otherwise dealing with any of the Loans or Mortgagors on or prior to Settlement. If at any time either party learns of any claim or Loss for which indemnification by the other party is or may be asserted, said party shall give the other party written notice, describing such claim or Loss.

15. Survival of Terms/Reporting.

Survival: It is understood and agreed that the representatives and warranties made by Broker and MCM in this Agreement shall survive execution of this Agreement and delivery of each Loan to MCM, its designees, and/or its successors in interest, and shall survive the termination of this Agreement.

Reporting: Upon discovery by Broker of a breach of any of the foregoing representations, warranties or covenants which adversely affects the interest of MCM or its designees and/or successors in interest in a Loan, Broker shall immediately give written notice to MCM of such a finding.

16. Repurchase of Certain Loans.

Grounds for Repurchase: MCM, its designee, and/or its successors in interest may, at its option transfer, assign and deliver to Broker, and Broker shall, upon the applicable party's written demand, accept such transfer, assignment and delivery of, any Loan and/or the Servicing Rights for such Loan upon the occurrence of any following events regarding such Loan:

For any FHA-Insured loan, failure by HUD to issue a mortgage insurance certificate, to approve an application for mortgage insurance or the termination of such mortgage insurance (if it has already been issued) because of Broker's fraudulent origination or processing documentation provided under the terms of this Agreement.



Failure by Investor to purchase a Loan, or, with respect to a Loan that has been previously purchased by Investor, demand by Investor that the loan be repurchased because of Broker's fraudulent or negligently origination or processing documentation provided under the terms of this Agreement.

If any of the representations or warranties contained in this Agreement or Mortgage Documents covered by this Agreement are materially untrue, incomplete or inaccurate when made or at any time while the loan is outstanding, becomes materially untrue.

Repurchase Price: If Broker is required to repurchase a Loan, Broker shall repurchase by paying an amount equal to the sum of:

All advances of taxes, insurance, premiums, ground rents, assessments and similar charges advanced by MCM with respect to the Loan (plus accrued and unpaid interest, and FHA mortgage insurance premium on such advances);

The applicable Broker Fee;

Servicing fees not reimbursed to MCM by Investor;

All Losses incurred by MCM relating to purchasing the Loan and/or Servicing Rights and processing the repurchase thereof, including but not limited to Losses incurred in any judicial or non-judicial action.

Timing of Repurchase: When Broker repurchases a Reverse Mortgage Loan and corresponding Servicing Rights, if required by MCM, such repurchase shall be accomplished within fifteen (15) Business Days following receipt of written demand from MCM pursuant to this section.

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



Survival of Obligations: The repurchase obligations of the parties under this Section shall survive the Expiration Date or earlier termination of this Agreement.

Premium Recapture: If any open-end or closed-end Reverse Mortgage Loan Substantially Prepays, Broker agrees to pay MCM the Recapture Fee. "Substantially Prepays" is defined as a Mortgage Loan that is paid down by 25 % (twenty-five percent) or more of its original unpaid principal balance (UPB) within one year following the closing of the open-end or closed-end Mortgage Loan. The Recapture Fee is the compensation paid by MCM to Broker on the amount that Substantially Prepays. The Broker shall pay to MCM the Recapture Fee within 10 (ten) calendar days of receipt of invoice from MCM. MCM may set-off such Recapture Fee against any other amounts due Broker. If MCM, in its sole discretion, elects to waive this recapture Fee at any time, such waiver shall not be deemed a waiver of MCM's right to enforce this provision. The broker shall have no obligation to pay MCM the premium recapture amount if the prepayment is solely due to the death of the related Borrower.

17. Effective Date.

This Agreement shall be effective when signed by each of the parties.

18. Terms of Agreement.

Expiration Date: This Agreement shall remain in effect until terminated by either party at any time and for any reason, or no reason at all, subject to the following: the party terminating this Agreement shall deliver written notice of termination to the non-terminating party, and this agreement shall terminate upon the expiration of thirty (30) days from the date of delivery of such notice to the non-terminating party ("Expiration Date").

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



Survival of Obligations: The (1) liabilities and obligations of either party earned or accrued under this Agreement prior to termination, and (2) Broker's obligation to repurchase Loans in accordance with the terms of this Agreement each shall survive termination of this Agreement, and terminates when MCM Capital Solutions no longer services the loan, whether on the Expiration Date or otherwise.

Notwithstanding anything else contained herein, it is expressly agreed that to the extent MCM has acted as underwriter for any Loan to be purchases, the costs and fees associated with such underwriting shall be deemed fully earned and outstanding and shall survive termination of this Agreement regardless of whether the Loan has been purchased by MCM.

19. Default and Remedies.

A. Except to the extent default is expressly limited to a specific party below, any of the following by a party to this Agreement will be deemed to be an Event of Default by such party under this Agreement:

The violation of any of the terms or conditions of this Agreement;
Any representation or warranty contained in this Agreement is untrue at the time it is made or ceases to be true;

Such party or any person acting for such party makes any material misrepresentation or material misstatement now or later in any warranty or representation in this Agreement or in any communication delivered to the other party or to induce such other party to enter this Agreement or to buy or sell, as applicable, any Loan or Servicing Rights;

The dissolution or liquidation of such party; or such party or any of its directors or stockholders shall take action seeking to effect the dissolution or liquidation of such party; or such party shall merge into or with any other entity and the combined entity shall not be in compliance with the terms of this Agreement and/or shall fail to assume all of such party's obligations under this Agreement.

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



Remedies in the Event of Breach: The non-breaching party may terminate this Agreement without any further obligation or liability to the other party to purchase or sell, as applicable, Loans or Servicing Rights or with respect to any Loan or Servicing Rights previously purchased; provided further that to the extent MCM has acted as underwriter for any Loan to be purchased, the costs and fees associated with such underwriting shall be deemed fully earned and outstanding, and shall survive such termination;

The non-breaching party may exercise all other legal and equitable remedies available to it at law or in equity.

Notices: All notices, requests, demands and other communications which are required or permitted to be given under this Agreement shall be in writing and shall be, except as expressly provided in other sections of this Agreement, deemed to have been given upon the delivery or mailing of such notice, sent by registered or certified mail, return receipt requested, postage prepaid; overnight express delivery, or facsimile.

If to MCM Capital Solutions:

MCM Capital Solutions c/o Reverse Department
14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016 Fax: (305) 556-0655

If to Broker, at the address set out below:

Address: _____

Fax: _____

Or, as to either party, to such other address as such party shall have specified to the other in writing.

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



20. Confidentiality.

Each party to this Agreement acknowledges that the transactions which are the subjects of the Agreement may involve non-public person information of consumers and/or customers, and agrees to abide by the confidentiality provisions, Title V, of the Gramm-Leach-Bliley Act, as the same may be amended or replaced from time to time.

21. Applicable Law.

This Agreement shall be governed by and construed in accordance with the laws of the State of Florida and applicable federal laws. It is agreed that the courts of Miami-Dade County, Florida have jurisdiction and are proper venue for any disputes arising under this Agreement.

22. Rights of Assignment.

MCM may transfer or assign its rights and obligations under this Agreement. The rights, duties and obligations of Broker under this Agreement may not be transferred or assigned without the prior written consent of MCM first being obtained. This Agreement shall be binding upon and shall inure to the benefit of the Successors and assigns of each party hereto.

23. Power of Attorney.

Broker hereby irrevocably appoints MCM and any officers, employees, or agents of MCM and designated as the true and lawful attorneys of Broker with powers to sign the name of the Broker on any document or instrument, including, but not limited to, any assignment or endorsements of Mortgage Documents pertaining to any Loan funded by MCM. The power of attorney granted by Broker to MCM hereunder is irrevocable until this Agreement is terminated, and all of Broker's obligation hereunder have been fully satisfied. The power granted hereunder shall survive termination of this Agreement with respect to all Loans funded prior to termination.



24. Use of MCM's Name.

Without the prior written consent of MCM, Broker may not use the corporate name, logos, brand names, trademarks, trade names or service marks of MCM or any of its affiliates, or otherwise identify MCM or any of its affiliates in Broker's advertising, marketing or promotional material, or any other material distributed by or on behalf of Broker.

25. Relationship of Parties.

The relationship between MCM and Broker is an independent contractor relationship. As such, Broker may not represent to anyone that Broker is acting as an agent or on behalf of MCM; represent or imply in any manner that any of Broker's officers or employees are officers or employees of MCM; represent or imply that Broker's offices are offices or branches of MCM; execute any documents on behalf of MCM; or make any commitment on behalf of MCM.

26. Entire Agreement.

The recitals appearing at the beginning of this Agreement are part of this Agreement. This Agreement and the material incorporated by reference, embody the entire agreement and understanding of the parties hereto with respect to the subject matter of this Agreement and supersede all prior and contemporaneous agreements and understandings relative to such subject matter. The terms of this Agreement may not be changed or altered in any way except by wiring signed by all parties hereto.

27. Severability.

If any provision of this Agreement shall be invalid, illegal or unenforceable, such provision shall be severable from the remaining provisions of this Agreement, and the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

28. Attorney's Fees and Expenses.

If any party shall sue any other party because of any alleged breach or failure by a party to fulfill or perform any covenants or obligations under this Agreement, then the prevailing party in such action shall be entitled to receive from the non-prevailing party its reasonable attorney fees and expenses at both trial and appellate levels.



29. Waiver.

Any forbearance by a party in exercising any right or remedy under this Agreement or otherwise afforded by applicable law shall not be a waiver or preclude the exercise of that or any other right or remedy.

30. Counterparts.

This Agreement may be executed in any number of counterparts, each of which, when so executed and delivered shall be deemed to be an original and all of which, taken together, shall constitute one and the same agreement.

31. Headings.

Section headings in this Agreement are included herein for convenience of reference only and shall not constitute a part of this Agreement for any other purpose.

IN WITNESS WHEREOF, each of the parties hereto has caused this Agreement to be duly executed and effective as of the date MCM Capital Solutions signs the Agreement below.

Lender: MCM Capital Solutions

MLS # 1597311

Name: Michael Camus

Title: President

Date: _____

Signature : _____

TPO: _____

Name: _____

Title: _____

Date: _____

Signature: _____

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



Appraisal Panel Selection

Minimum of 4 separate appraisal companies must be filled out. If not, reports will be done via a Blind Pull.

Appraisers can join at www.mercuryvmp.com

Company Name: _____
DBA (if applicable): _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Appraiser Name: _____
License Number: _____
E-Mail Address: _____

Company Name: _____
DBA (if applicable): _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Appraiser Name: _____
License Number: _____
E-Mail Address: _____

Company Name: _____
DBA (if applicable): _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Appraiser Name: _____
License Number: _____
E-Mail Address: _____

Company Name: _____
DBA (if applicable): _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Appraiser Name: _____
License Number: _____
E-Mail Address: _____

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655



All appraisers are required to maintain E&O insurance with a minimum of 1 Million per occurrence. MCM reserves the right to remove any appraiser or appraisal company at its sole discretion.

Appraisal Panel Waiver

Please be advised that our organization does not have appraisers to add to our panel. We authorize MCM to order appraisal from whoever their appraisal order process selects. Furthermore, we acknowledge that MCM is not responsible for the outcome of such inspections or costs associated thereto.

Printed Name

Date

Signature

14100 Palmetto Frontage Road, Suite 300
Miami Lakes, FL 33016
Office 305-556-4422 Fax 305-556-0655