



EVOQUE LENDING Account Executive name:

broker application

INSTRUCTIONS: All of the following must be completed to process this agreement. Your application will be suspended or rejected if not fully completed.

(Parent) Company name – include all DBA(s) if necessary

DBA name(s)

Name of primary contact

Business address

City State Zip Code

Phone Fax E-mail

LIST OF COMPANY'S SENIOR OFFICERS

Name Title SS#

Table with 3 columns: Name, Title, SS#. Multiple rows for listing officers.

type of business

- Corporation Sole proprietorship Partnership LLC Other

Borrower Relations – Loan Originations
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com



Investor Relations – Loan Servicing
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com

Be sure to visit our website @ www.EvoqueLending.com



broker license

COMPLETE FOR EACH STATE IN WHICH YOU ARE LICENSED. **INCLUDE A COPY OF EACH LICENSE LISTED.**
 ATTACH SEPARATE SHEET LISTING ADDITIONAL STATE LICENSES IF NECESSARY.

Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date
Licensed name		License #
State	Date Issued	Expiration date

FOR STATES THAT DO NOT REQUIRE LICENSING, INCLUDE A COPY OF COMPANY'S BUSINESS LICENSE.

Borrower Relations – Loan Originations
 401 Wilshire Blvd., 12th Floor
 Santa Monica, CA 90401
 Toll-Free: 800-505-8121 - Fax: 949-274-8791
 www.EvoqueLending.com



Investor Relations – Loan Servicing
 401 Wilshire Blvd., 12th Floor
 Santa Monica, CA 90401
 Toll-Free: 800-505-8121 - Fax: 949-274-8791
 www.EvoqueLending.com

Be sure to visit our website @ www.EvoqueLending.com

Real Estate Broker - California Department of Real Estate – 01521538 Broker License ID
 Each page MUST be initialed in order to be approved _____
 INCLUDE YOUR COMPANY'S COVER SHEET WITH FAX. Please fax to **949-274-8791**



branch offices

COMPLETE FOR EACH BRANCH OFFICE. **ATTACH SEPARATE SHEET LISTING ADDITIONAL BRANCHES IF NECESSARY.**

Name of primary contact

Business address

City State Zip Code

Phone Fax

Name of primary contact

Business address

City State Zip Code

Phone Fax

Name of primary contact

Business address

City State Zip Code

Phone Fax

Name of primary contact

Business address

City State Zip Code

Phone Fax

Name of primary contact

Business address

City State Zip Code

Phone Fax

Borrower Relations – Loan Originations
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com



Investor Relations – Loan Servicing
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com

Be sure to visit our website @ www.EvoqueLending.com

Broker Agreement

This Broker Agreement (the "Agreement") is entered into by and between The LoanCutters Inc., a California Corporation DBA Evoque Lending ("EL") and Broker.

RECITALS

A. EL is in the business of accepting from mortgage loan brokers fully processed applications (which include all documents relating to the application) (each an "Application") for residential loans secured by deeds of trusts or mortgages encumbering one-to-four unit residential properties (the "Loans") and commercial and industrial loans.

B. Broker is in the business of originating, processing, and preunderwriting Loans.

C. Broker desires to submit to EL, from time to time, on a nonexclusive basis, Applications for Loans to be closed and funded by EL in EL's name, pursuant to the terms of this Agreement.

TERMS OF AGREEMENT

1. TERM

This Agreement shall commence upon receipt of approval and shall continue until terminated. This Agreement may be terminated by either party at any time. Notwithstanding any provision in this Agreement to the contrary, all obligations which arose under this Agreement prior to its termination will survive the termination, including but not limited to, all representations, warranties, and covenants and indemnification obligations. No grounds for termination are necessary, and it may be with or without cause.

2. COMPENSATION

EL shall compensate Broker for the performance of its duties under this Agreement on the basis of a compensation schedule to be established by EL from time to time and subject to change without notice. Any fees or other compensation to be received by Broker for performance of its obligations under this Agreement will be paid by EL after deducting all fees and charges due EL, if any. Under no circumstance will EL be obligated to pay Broker a fee in excess of the reasonable value of the goods, services, or facilities provided. EL is not obligated to pay Broker until after the security instrument has been recorded. EL does not make "high cost home loans" as defined in HOEPA and Section 32 of Regulation Z. Broker authorizes EL to reduce Broker's compensation/fees in order to exclude any loan from being a high cost mortgage loan.

3. GENERAL REPRESENTATIONS, WARRANTIES AND COVENANTS OF BROKER

3.1. Subject to the terms and conditions of this Agreement, EL may close and fund Loans submitted by Broker that meet all criteria of EL's applicable underwriting guidelines and policies and procedures in effect at the time the Loan is closed and funded by EL. The documents evidencing any such Loan will reflect only EL as the creditor. Broker acknowledges that EL will not be obligated to fund any Loan submitted to EL under this Agreement unless EL has reviewed, approved and determined that the Loan meets EL's underwriting policy and procedure guidelines.

3.2. If Broker is a corporation, limited liability company or other form of legal business entity, Broker is, and shall continue during the term of this Agreement to be duly organized, validly existing and in good standing under the laws of the state governing its creation and existence. Broker is duly qualified to transact business and is in good standing in the state in which the property which serves as security for the Loan transaction is located, holds all necessary licenses in that jurisdiction to perform the acts contemplated under this Agreement, and is in full compliance with the laws of that state. Broker has all requisite power, authority and capacity legally required to enter into this Agreement and to perform the obligations required of it under this Agreement.

3.3. There is no litigation or investigation pending or, to Broker's knowledge, threatened which if determined adversely to Broker, would adversely affect the execution, delivery or enforceability of this Agreement or the ability of Broker to perform all of its obligations under this Agreement or which would have a material effect on Broker's financial condition.

3.4. Notwithstanding any provision in this Agreement to the contrary, Broker will not solicit borrowers whose Loans Broker submitted to and closed by EL for a period of 12 months after the date of funding. If Broker violates

this representation, warranty and covenant, EL will be entitled to seek injunctive relief against Broker and a refund of any compensation or fees Broker received in connection with the Loans, in addition to any other remedies or damages available. Promotions undertaken by Broker or any affiliate of Broker which are directed to the general public at large including, without limitation, mass mailing based on commercially acquired mailing lists, newspaper, radio and television advertisements shall not constitute solicitation under this Agreement.

3.5. Broker represents and warrants that with regard to Broker's activities in general, and the Loan Applications in particular, that Broker has complied with all applicable federal, state and local laws, regulations and rules, including, without limitation, applicable state lending and licensing laws, the Federal Fair Housing Act, Real Estate Settlement Procedures Act, Truth-In-Lending Simplification Act, Equal Credit Opportunity Act, Consumer Credit Protection Act, and Flood Disaster Protection Act, all as amended from time to time. Broker will maintain in its possession for EL's inspection, and will provide EL on demand, evidence of compliance not previously provided to EL. Broker is conversant with all relevant Fair Lending laws and regulations and will not discriminate during the course of its loan origination activities. Broker acknowledges that EL will monitor loan submissions in terms of Fair Lending performance and reserves the right to terminate this Agreement for Broker's failure to comply with any and all Fair Lending laws and regulations or EL's Fair Lending policies.

3.6. Except as otherwise noted in this Agreement, Broker shall, during the term of this Agreement, be responsible for and shall pay in full, costs and expenses directly or indirectly incurred in performing its duties hereunder. Broker shall have no right to reimbursement of any such costs or expenses unless EL otherwise agrees to such in writing. Broker shall be liable for all costs, expenses and fees incurred for, including but not limited to, appraisals, including review appraisals, if requested by EL and credit reports ordered on any Loan applicants solicited by Broker if such costs, expenses or fees are not paid by the Loan applicant. Upon termination of this Agreement, any such unpaid costs, expenses or fees may be deducted by EL from any earned but unpaid compensation otherwise due Broker under this Agreement. All costs, fees and expenses incurred and payable to third parties in connection with the processing of Loan Application have been paid and EL shall have no liability for such costs, fees and expenses.

3.7. All fees charged to borrowers are appropriate and reasonably related to the value of the services rendered and comply with all federal and state statutes and regulations. Broker additionally warrants to EL that broker has obtained the written consent of each borrower to obtain a credit report for or on behalf of such borrower.

3.8. Broker shall provide EL upon its request updated financial statements together with any other information reasonably requested by EL to confirm that Broker remains fully licensed, in good standing and solvent.

3.9. Broker shall conduct its affairs in connection with the Loans so as to avoid any perceived ethical improprieties or conflicts of interest. In keeping with this requirement, Broker shall disclose, in writing, at the time of Loan submission to EL, any and all personal and/or monetary involvement in the transactions(s) associated with, or surrounding, the Loan.

3.10. All information submitted by Broker to EL with regard to the Loan Applications and Loans, including all written materials and financial statements, are represented and warranted by Broker to be true, correct, then currently valid and genuine to the best of Broker's knowledge and belief.

3.11. Broker has no knowledge with respect to any Loan, the applicant(s) for any Loan, or the property that serves as security for any Loan that can reasonably be expected to cause an institutional secondary mortgage market investor to regard the purchase of the Loan as an unacceptable investment, cause any Loan to become delinquent, or adversely affect the value or marketability of any such Loan.

4 MISCELLANEOUS

4.1. If any legal action or other proceeding is brought for the enforcement of this Agreement, or because of an alleged dispute, breach, default, or misrepresentation in connection with any of the provisions of this Agreement, the successful or prevailing party or parties shall be entitled to reasonable attorneys'

Borrower Relations – Loan Originations
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com



Investor Relations – Loan Servicing
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com

Be sure to visit our website @ www.EvoqueLending.com

Real Estate Broker - California Department of Real Estate – 01521538 Broker License ID
Each page MUST be initialed in order to be approved _____

INCLUDE YOUR COMPANY'S COVER SHEET WITH FAX. Please fax to **949-274-8791**

Broker Agreement (Continued)

4.2. fees and other costs incurred in that action or proceeding, in addition to any other relief to which it or they may be entitled.

4.3. All questions regarding the validity, interpretation, or performance of any of the terms of this Agreement or of any rights or obligations of the parties shall be governed by and construed in accordance with California law. Any action between the parties relating to or arising under this Agreement shall be tried in the federal or state courts located in Orange County, California.

4.4. The rights and obligations of Broker under this Agreement may not be assigned, including by operation of law, without TAP's prior written consent.

4.5. Failure or delay in exercising any right shall not act as a waiver of any right, nor shall any single or partial exercise of any right preclude any other or further exercise thereof. No waiver of any of the provisions of this Agreement shall be deemed, or shall constitute, a waiver of any other provision, whether or not similar, nor shall any waiver constitute a continuing waiver. No waiver shall be binding unless executed in writing by the party making the waiver. Remedies herein are deemed as cumulative and nonexclusive of each other.

4.6. If any provision of this Agreement is held invalid, void, or unenforceable, the remaining provisions shall nevertheless continue in full force without being impaired or invalidated in any way.

4.7. Nothing contained in this Agreement shall be deemed to create, nor shall this Agreement be construed so as to create, a joint venture, partnership, agency or employment relationship between TAP and Broker. Broker shall conduct business under its own name and not in the name of TAP. Broker shall not represent that its office is an office or branch of TAP or in any other way connected with TAP. Broker shall have no authority to execute documents on behalf of TAP or to bind TAP in any respect.

4.8. Broker agrees to pay, defend and hold harmless TAP for any loss or damage incurred by TAP as a result of any breach by Broker of any representation or warranty contained in this Agreement.

4.9. Broker's covenants, representations and warranties contained in this Agreement shall survive termination of this Agreement and TAP's subsequent sale or assignment of any Loan. In the event TAP assigns any of its rights in any Loans to a third party, that third party and all subsequent assignees shall have the same rights as TAP has under this Agreement.

4.10. All notices required herein shall be in writing and shall be deemed to have been given, made, and received only upon delivery, if personally delivered to party, one business day after the date of dispatch, if by facsimile transmission, one business day after deposit, if delivered by nationally recognized courier service offering guaranteed overnight delivery, or three business days after the deposit in the United States mail, if sent via certified mail, postage prepaid, return receipt requested.

4.11. This Agreement shall be construed as though drafted by both parties and shall not be construed against or in favor of any party.

4.12. Captions and paragraph headings herein are for convenience only, and shall not be used in construing this Agreement.

4.13. This Agreement, together with TAP's Loan program guidelines as amended from time to time, constitute the entire Agreement between the parties pertaining to the subject matter contained herein and therein and supersede all prior and contemporaneous agreements, representations, and understandings. No supplement, modification, or amendment shall be binding unless executed in writing by both parties.

4.14. This Agreement shall not be effective until accepted by TAP, as evidenced by the signature of TAP's authorized officer in the space below.

4.15. TAP may conduct verification of brokers licensing and asset background information through the Mortgage Asset Research Institute, State, and Federal regulatory and law enforcement agencies. Broker hereby releases all information contained in this application for such purposes.

BROKER:

a _____

Authorized Signature

Printed Name Date

Printed Title

DO NOT WRITE IN THIS SPACE
FOR EL USE ONLY

Evoque Lending

Authorized Officer Signature Date

Printed Name

Printed Title

Account Executive

Borrower Relations – Loan Originations
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com

Investor Relations – Loan Servicing
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com



EVOQUELENDING
lending made simple

Form **W-9**
(Rev. January 2002)
Department of the Treasury
Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**

Give form to the
requester. Do Not
send to the IRS.

Print or type
See Specific Instructions on page 2.

Name	
Business name, if different from above	
Individual/ Exempt from backup	
Check appropriate box <input type="checkbox"/> Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> withholding	
Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state and ZIP code	
List account number(s) here (optional)	

Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). **However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 2.** For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 2.

Note: If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter.

Social security number
| | | | | | | |
or
Employer identification number
| | | | | | | |

Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
- I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding, **and**
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN, (See the instructions on page 2.)

Sign Here	Signature of U.S. Person	Date
<p>Purpose of Form A person who is required to file an information return with the IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.</p> <p>Use Form W-9 only if you are a U.S. person (including a resident alien), to give your correct TIN to the person requesting it (the requester) and, when applicable, to:</p> <ol style="list-style-type: none"> Certify the TIN you are giving is correct (or you are waiting for a number to be issued), Certify you are not subject to backup withholding, or Claim exemption from backup withholding if you are a U.S. exempt payee. <p>If you are a foreign person, use the appropriate Form W-8. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Corporations.</p> <p>Note: If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.</p>	<p>What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments after December 31, 2001 (29% after December 31, 2003). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.</p> <p>You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.</p> <p>Payments you receive will be subject to backup withholding if:</p> <ol style="list-style-type: none"> You do not furnish your TIN to the requester, or You do not certify your TIN when required (see the Part II instructions on page 2 for details), or The IRS tells the requester that you furnished an incorrect TIN, or The IRS tells you that you are subject to backup withholding because you did not report all interest and dividends on your tax return (for reportable interest and dividends only), or 	<p>5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).</p> <p>Certain payees and payments are exempt from backup withholding. See the instructions on page 2 and the separate Instructions for the Requester of Form W-9.</p> <p>Penalties</p> <p>Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.</p> <p>Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.</p> <p>Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.</p> <p>Misuse of TINs. If the requestor discloses or uses TINs in violation of Federal law, the requestor may be subject to civil and criminal penalties.</p>

Cat. No. 10231X

Form W-9 (Rev. 1-2002)

Borrower Relations – Loan Originations
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com



Investor Relations – Loan Servicing
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com

Be sure to visit our website @ www.EvoqueLending.com

Real Estate Broker - California Department of Real Estate – 01521538 Broker License ID
Each page MUST be initialed in order to be approved _____
INCLUDE YOUR COMPANY'S COVER SHEET WITH FAX. Please fax to **949-274-8791**

Specific Instructions

Name. If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.

Sole proprietor. Enter your individual name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Exempt from backup withholding. If you are exempt, enter your name as described above, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Individuals (including sole proprietors) are not exempt from backup withholdings. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more information on exempt payees, see the instructions for the Requester of Form W-9.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

Note: If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Part 1 - Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box.

If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see How to get a TIN below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are an LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) above), and are owned by an individual, enter your SSN (or "pre-LLC" EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., enter the owner's EIN.

Note: See the chart on this page for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form S-5, Application for a Social Security Card, from your local Social Security Administration office. Get Form W-7,

Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4. Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Internet Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8

Part II - Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see **Exempt from backup withholding above.**

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

What Name and Number To Give the Requester

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual 2. Two or more individuals Joint account) 3. Custodian account of a minor (Uniform Gift to Minors Act) 4. a. the usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law 5. Sole proprietorship	The individual The actual owner of the account or, if combined funds, the first individual on the account 1 The Minor 2 The grantor-trustee 1 The actual owner 1 The owner 1
For this type of account:	Give name and SSN of:
6. Sole proprietorship 7. A valid trust, estate, or pension trust 8. Corporate 9. Association, club, religious, charitable, educational, or other tax-exempt organization 10. Partnership 11. A broker or registered nominee 12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The owner 3 Legal entity 4 The corporation The organization The partnership The broker or nominee The public entity 1 List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished. 2 Circle the minor's name and furnish the minor's SSN. 3 You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one). 4 List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Borrower Relations – Loan Originations
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com

Investor Relations – Loan Servicing
401 Wilshire Blvd., 12th Floor
Santa Monica, CA 90401
Toll-Free: 800-505-8121 - Fax: 949-274-8791
www.EvoqueLending.com

Be sure to visit our website @ www.EvoqueLending.com