

Annual Recertification

Per Section III of the Lender Program Manual, enrolled Lenders are subject to annual recertification. Each year on the anniversary of the Lender's LPA effective date (or such other date as Dream Home Fund may specify), the Lender shall submit a completed Annual Recertification.

Send completed form to: partners@dreamhomefund.com Subject line format: Annual Recertification, [Lender Legal Name], [Year]

Dream Home Fund: Annual Lender Recertification

Recertification Year: _____ **Lender Legal Name:** _____ **Effective Date of LPA:** _____
LPA Anniversary Date: _____ **Date of this submission:** _____

Section 1: Lender Information Update

Confirm or update the information on file with Dream Home Fund. Mark each "No change" or update as needed.

	Current Value on File	Updated Value (if changed)
Legal company name		
DBA / Trade name		
Primary office address		
Main phone		
Website URL		
NMLS Company ID		

Section 2: Primary Contacts

Confirm or update contacts. Designated Program Contact, Executive Sponsor (LPA signatory), and Compliance Contact must be current.

Designated Program Contact

	Current	Updated
Name		
Title		
Email		
Phone		

Executive Sponsor

	Current	Updated
Name		
Title		
Email		
Phone		

Compliance / QC Contact

	Current	Updated
Name		
Title		
Email		
Phone		

Section 3: State Licensing Update

Attach an updated list of all states in which the Lender is currently licensed to originate residential mortgage loans, including license type, license number, and expiration date.

State	License Type	License Number	Status (Active / Surrendered / Suspended)	Expiration

License changes during the past year: List any new state approvals, license surrenders, suspensions, or revocations during the prior 12 months.

Section 4: Regulatory Events (past 12 months)

Has the Lender been the subject of any of the following during the prior 12 months?

Event	Y/N	If Yes, describe and attach documentation
Formal regulatory enforcement action		
License suspension or revocation		
Cease and desist order		
Material consent order		

Event	Y/N	If Yes, describe and attach documentation
Civil or criminal action related to mortgage origination		
GSE / HUD / investor audit findings (material)		
Lender repurchase demands (over 1% of originations)		
Bankruptcy filing or assignment for the benefit of creditors		
Change in control / ownership / parent company		
Material adverse change in financial condition		

Section 5: Insurance Coverage Update

Provide current certificates of insurance for each required coverage. Attach certificates of insurance evidencing each policy.

Coverage	Carrier	Policy Number	Coverage Amount	Expiration
Fidelity Bond				
Errors and Omissions				
Forgery				
Money and Securities				

Section 6: Financial Standing

Attach the Lender's most recent audited or reviewed financial statement, or a substitute acceptable to Dream Home Fund.

Most recent fiscal year end	
Total assets	
Total equity / net worth	
Net income (most recent fiscal year)	
Material change in net worth (> 10% from prior year)?	Y/N
If yes, describe	

Section 7: Dream Home Fund Origination History (past 12 months)

Summary of the Lender's Dream Home Fund silent second activity during the recertification period.

Number of Dream Simple silent seconds submitted	
Number of Dream Simple silent seconds approved	
Number of Dream Simple silent seconds funded	
Number of Dream Simple silent seconds denied or withdrawn	
Total funded silent second principal during the period	\$
Number of post-closing defects identified (by either party)	
Number of repurchase / indemnification requests	

Section 8: Third Party Originator Update

Does the Lender originate Dream Home Fund silent seconds via Third Party Originators? **Yes / No**

If yes, attach a current list of active TPOs that are originating Dream Home Fund silent seconds, including each TPO's:

- Legal name
- NMLS Company ID
- State licensing footprint
- Effective approval date with the Lender

Section 9: Lender Certification

The undersigned, an authorized signatory of the Lender, certifies that:

1. All information provided in this Annual Recertification is true, complete, and accurate to the best of the Lender's knowledge as of the date below.

2. The Lender remains in compliance with all Dream Home Fund program requirements, the Lender Program Manual, the applicable Program Handbook(s), and the LPA.
3. The Lender authorizes Dream Home Fund to verify any information provided.
4. The Lender will promptly notify Dream Home Fund in writing of any material change to the information provided herein.

Signature

Signature	
Printed name	
Title	
Date	

Internal Use Only: Dream Home Fund

Date received	
Reviewer	
Outcome	Recertified / Conditional / Suspended / Terminated
Conditions / Notes	
Next recertification due	