

Mortgage Management Systems Managed Compliance Service Agreement

Mortgage Management Systems (MMS), a service mark of QuickStart Publications, Inc., provides a platform for the review and management of compliance information.

We offer the following services which you may choose to contract.

Service	Sele	Fee
State License/Investor Application or Audit Preparation – Includes: <ul style="list-style-type: none"> • Review of required licensee application documentation • Compilation of specific policies and procedures from documents purchased • Enumerating and stacking of required documents in-line with regulator or investor request • Drafting cover memo of explanation for submission • Repair or rebuttal of findings 	<input type="checkbox"/>	\$150* (When purchased with Manuals - \$500 if purchased separately)
Annual Audit Service - Includes <ul style="list-style-type: none"> • Review of representative % Sampling of Closed and Denied/Withdrawn loans, and review of operating procedures, vendors and forms • Anti-Money Laundering Audit – As required by FinCEN • Privacy Audit – As required by GLB • Information Security Audit – as required by FACTA • Fair Lending Review – as required by CFPB/HUD • Quality Control Audit – annual – as required by investors • Written Report addressing each 	<input type="checkbox"/>	\$500 ¹
Agency Application Review For Fannie Mae, Freddie Mac, FHA/HUD <ul style="list-style-type: none"> • Assemble all policies and procedures and customize • Incorporate corporate forms and reports in Quality Control Plan • Additional integration of LOS available 	<input type="checkbox"/>	\$1000
Compliance Management System Includes: <ul style="list-style-type: none"> • Non-NMLS Compliance Training and new loan officer/processor training • Hosted access to policy and procedure document templates with real time access • Assistance with compliance questions 	<input type="checkbox"/>	\$49 ² mo.

¹ Per 100 loans – additional branches, states and higher loan volumes increase costs

² For up to 10 individuals

Scope of Services

Third Party Reviews

We provide Third Party Reviews using the rubric the customer provides or the internal documentation we provide in our policy and procedure manuals.

Third party reviews are sometimes referred to as audits. However, the term “audit” often confers that the examiner has legal or accounting credentials, which is not the case, unless otherwise specified. None of the review services we provide require special credentials. In fact, companies can utilize the materials we provide to conduct their own independent reviews.

- Customer Provided Rubric
- Mortgage Management Systems Rubric

Reviews are based upon information submitted. There is no requirement for response to audit and review findings, except that the client should retain their rebuttal for use in ensuring compliance with future reviews or audits.

Timing

Upon submission of requested files and documentation, reviews can take as long as 4-6 weeks to complete. In some cases, due to unforeseen circumstances, such as surges in volume, or technical difficulties, audits can be completed

Policy and Procedure Document Management

We provide templated policies and procedures which reflect standard, generic industry best practices. Customers may, and are encouraged to, change and add or subtract from the standard template. However, the managed template can serve as a foundation. We provide customers with real time access to templates.

Allow 2-6 weeks for the creation of the intranet access portal.

In addition, we provide a single repository for access to

- file audit reports
- training records
- advertising and advertising reviews

You receive notification, in real time, as changes to the source documentation are made.

Training

We provide online access to non-NMLS certified regulatory compliance training. In addition, we provide access to foundational job training for loan officers and processors. (Loan Officer/Loan Processor Boot Camp materials)

Allow 2-6 weeks for the creation of the access portal.

Keeping Customer Information Secure:

We have our own policies to address document security.

- Information Security Plan
- Disaster Recovery Plan
- Breach Remediation Plan

Vendor Management

We review our Vendor's Plans to ensure that they take measures to protect customer security.

Vendor	Risk	Mitigation
Waqis	High – Borrower Loan Files	Extensive information security plan Data housed on US servers Triple Redundancy
Sharefile	High – Borrower Loan Files	Citrix – a leader in information security and access has complete intrusion prevention and remediation
PayPal	Medium – Borrower credit card information	Protecting customer information is PayPal's top priority. We support industry standards, such as crypto-industry's mandate to upgrade SSL certificates to SHA-256, and Payment Card Industry (PCI) Council's TLS 1.2 mandate.
Intelligent Office	Medium/Low – Borrower phone calls, Mail delivery	All information is transmitted via double blind encryption. Lock and key storage of physical materials. 24 hour building security and CCTV/alarmed internal security.

Retainer and Agreement

We hereby retain Mortgage Management Systems for the services referenced on page 1.
Payment is due upon completion of service.

Company Name

Representative Name

Title

Signed

Date

Accepted

Date