



CLOSING AGENT APPROVAL APPLICATION & AGREEMENT

Thank you for your interest in becoming an approved Closing Agent for ORION LENDING. In order for ORION LENDING to add your company to our list of approved Closing Agents, please submit the following required information:

Copy of your current E&O policy

Copy of your Fidelity Bond insurance policy

Copy of policies, procedures, internal controls, etc., to ensure compliance with Federal Consumer Financial Laws.

List of geographic area you service

Completed Contact Information Sheet (page 4 of this document)

Signed ORION LENDING Closing Agent Approval Application & Agreement (this document)

ORION LENDING will perform an internal quality control check and then add you as a closing agent choice for our company. Each year, ORION LENDING requires that you provide a copy of your updated, unexpired E&O policy and Fidelity Bond for our records.

Also, as a condition of being an approved ORION LENDING closing agent, you agree to adhere to any, and all, closing instructions and guarantee cooperation to obtain corrections on any document post-closing to make the loan saleable to the secondary market.

If these terms and conditions are acceptable to you, please sign a copy of the attached Closing Agent Approval and Application Agreement and return it with the above exhibits to closingagent@orionlending.com. Thank you for your interest in becoming an approved ORION LENDING Closing Agent. Should you have any questions, please contact the Compliance Department via e-mail at closingagent@orionlending.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Curtis Edwards", written in a cursive style.

Curtis Edwards
Executive Vice President
Orion Lending

Orion Lending • 770 The City Drive, S., Suite 1500, Orange, CA 92868 • www.orionlending.com



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American Financial Network, Inc., DBA ORION LENDING has established required standards of performance and conduct for any closing agent ("Closing Agent") conducting business on behalf of ORION LENDING. In order for a Closing Agent to be eligible for ORION LENDING's Approved Closing Agent List, the Closing Agent must agree to abide by those Standards. Those Standards are set forth fully below. Accordingly, in consideration of ORION LENDING agreeing to engage the undersigned Closing Agent with respect to any mortgage loan to be funded by ORION LENDING, Closing Agent, by its execution below, agrees to abide by the following Standards with respect to any closing that Closing Agent undertakes on behalf of ORION LENDING.

Standards

1. Comply With Closing Instructions. Closing Agent shall close the mortgage loan in full compliance with the written closing instructions for each specific mortgage loan transaction (the "Closing Instructions") as provided by ORION LENDING to Closing Agent. Closing Agent shall be fully responsible for the full and satisfactory performance of any tasks outsourced to third parties by the Closing Agent.

2. Satisfy Conditions to Disbursement. Closing Agent shall not disburse to any third party any funds received from ORION LENDING except upon satisfaction of all conditions to closing set forth in the Closing Instructions, including without limitation all conditions to the issuance of title insurance as specified in the Closing Instructions.

3. Have Industry Standard Documents. Closing Agent shall have all necessary software to produce closing agent industry standard documents. Software system must be updated for all regulatory changes to ensure compliance with all requirements of state and federal law, including but not limited to the Real Estate Settlement Procedures Act ("RESPA") and the Truth in Lending Act ("TILA").

4. Handling of Closing Documents. Closing Agent shall exercise reasonable diligence in reviewing the form and content of the closing documents (the "Closing Documents") received from ORION LENDING. Closing Agent shall not alter the Closing Documents without written authorization from ORION LENDING. Closing Agent shall be responsible for the proper execution and notarization of the Closing Documents to ORION LENDING via reliable overnight courier.

5. Deficiencies in Closing Documents. The Closing Agent will bear the costs of remedying any deficiencies in the Closing Documents which arise from or are caused by the Closing Agent. Closing Agent shall promptly upon notification, and in no event later than 15 days, correct any deficiencies in the proper completion, execution and notarization of the Closing Documents subsequently identified by ORION LENDING.

6. Handling of Funds. All funds received by Closing Agent from ORION LENDING shall be held by Closing Agent in trust for ORION LENDING until disbursement in accordance with the Closing Instructions. Closing Agent shall notify ORION LENDING immediately if any funds are not disbursed on the day received from ORION LENDING.

7. Deviations from Standards. Any deviation from these Standards first must be approved by ORION LENDING in writing. However, the Closing Agent may, in good faith, rely on a facsimile transmission or e-mail message reasonably believed by Closing Agent to be an authorized communication from ORION LENDING. Such facsimile or e-mail message must provide clear approval of the deviation from standards before such deviation can be taken. If Closing Agent has questions or concerns regarding Closing Instructions, the Closing Agent must call ORION LENDING for clarification. However, such verbal communications cannot authorize any deviation from Standards.

8. Comply With Laws. Closing Agent shall be and shall close the mortgage loan in compliance with all applicable state and federal laws and regulations. Any Closing Agent who is an attorney shall remain a member in good standing of their respective State Bar Association.

9. Handling of E-mailed Closing Documents. If Closing Agent is willing to receive Closing Documents via e-mail, Closing Agent's e-mail address is set forth below, and Closing Agent shall be responsible for ensuring that all Closing Documents received via e-mail are properly printed and otherwise handled in accordance with the Closing Document handling requirements set forth above.



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10. Errors and Omissions Insurance. Closing Agent shall maintain in full force and effect errors and omissions insurance coverage issued by a carrier acceptable to ORION LENDING.

11. Fidelity Bond. Closing Agent shall maintain in full force and effect a Fidelity bond for liability and provide ORION LENDING with satisfactory written evidence of such coverage as part of this agreement.

12. Indemnification. Closing Agent shall indemnify and hold ORION LENDING harmless from and against all liabilities, obligations, losses, damages, penalties, claims, actions, suits, costs, charges, and expenses, including reasonable attorney fees, which may be imposed upon or incurred by ORION LENDING as a result of Closing Agent’s breach of this Agreement.

13. Suspension/Revocation of Agreement. ORION LENDING may at any time and at its sole discretion, suspend or revoke Closing Agents approval. Such suspension or revocation shall be with or without cause. Cause for suspension and revocation includes, but is not limited to:

- a. Failure to:
 - I. Deliver closed loan packages in a timely manner and in required documentation order.
 - II. Deliver final recorded documents within time frame requirements.
 - III. Timely correct deficiencies identified by ORION LENDING after closing.
 - IV. Follow the Closing Instructions provided by ORION LENDING
- b. Not responding to ORION LENDING’s requests.

Revocation by ORION LENDING shall be effective immediately upon receipt by the Closing Agent.

14. Service Area: Closing Agent, identify all service areas in its respective state where they are willing to conduct closings.

Service Area(s) Covered:

Acknowledgement:

Acknowledged and agreed to this _____ day of _____, 20____.

Printed Closing Agent Company Name

Closing Agent Authorized Representative Signature _____ Date _____

Closing Agent’s Physical Office Address

Closing Agent’s Telephone Number _____ Closing Agent’s Fax Number _____

Closing Agent’s Email Address(es)

Closing Agent’s Contact Person _____ Title _____

ORION LENDING Approval Signature and Title _____ Date _____



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Closing Agent Contact Information Sheet

Company Name:	
Street Address:	
City, State, Zip:	
Mailing Address:	
City, State, Zip:	
Office Phone #:	
Office Fax #:	

Owner / Member Name:	
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Main Contact Name:	
Main Contact Email:	

Recorded Docs Contact Name:	
Recorded Docs Email:	

Title Policy Contact Name:	
Title Policy Email:	

Post Closing Contact Name:	
Post Closing Email:	