

SANTIAGO FINANCIAL, INC.

www.santiagofinancial.com

Broker Application

Broker Name _____

Contact Name _____

Phone Number _(_____)_____ Fax Number _(_____)_____

Federal Tax ID Number _____ Expiration Date _____

Address _____

City _____ State _____ Zip _____

Email Address _____

Company Type _____ How long has company been in business? _____

Broker Number _____

Principal(s) _____

References - List lenders your company had done business with.

Company Name _____

Contact _____ Phone _(_____)_____

Address _____

City _____ State _____ Zip _____

Company Name _____

Contact _____ Phone _(_____)_____

Address _____

City _____ State _____ Zip _____

Declaration Of Authorization

Submitting this form indicates that the forgoing information and all accompanying information are true to the best of your knowledge and belief. Santiago Financial Incorporated ("SFI") is hereby authorized to obtain verification of information from any source named above. SFI will treat all information obtained as confidential.

Signature _____ Date _____

SANTIAGO FINANCIAL INCORPORATED

Broker Agreement

The following is an agreement between Santiago Financial Incorporated hereinafter "SFI" and _____ hereinafter referred to as "Broker". All parties, including each of its employees and agents, agree to the following:

1. WARRANTIES AND COVENANTS

All applications submitted by Broker will be considered clients of Broker, unless said such client is a current SFI applicant or customer, prior to the receipt of the Brokers Agreement and the consumer's application originated by Broker. Applications cancelled by Broker by deed or action, revert the client to consumer direct status, making Broker ineligible for compensation. Broker warrants that all file documentation submitted to SFI has not been altered or modified in any way, including but not limited to, credit information. Neither SFI nor Broker will represent themselves as an Agent or Employee of the other.

2. PARTICIPATION

If a loan contract for which Broker has been compensated by SFI is the subject of default OR is the subject of funding OR is the subject of prepayment in full within one year of the contract date, the Broker shall return and refund to SFI any rate participation paid to Broker in connection with such contract. SFI will notify Broker in writing requesting reimbursement of any such fee. To the extent reimbursement has not been made within thirty (30) days after such notice, SFI will have the right of off-set with respect to there to against any funds or other property in SFI's possession.

3. COMPENSATION

See **Santiago Financial Broker Participation Matrix** (Must accompany this agreement.)

4. TERM OF AGREEMENT

This agreement shall remain in effect until either party terminates. Termination will be effective upon written receipt by either party. Termination of this agreement by Broker does not relieve Broker of its obligation set forth herein relating to funded loans.

5. NON-CIRCUMVENTION

It is mutually agreed that SFI and Broker will not circumvent, avoid or bypass each other in the attempt to avoid payment of fees or commissions by means of a third party. Both SFI and Broker will not market or solicit clients of the other, with the exception of cancellation by deed or action.

6. REPURCHASE

Repurchase will be required if SFI determines, at any time, that any representation made by Broker with respect to any SFI loan application submitted was untrue.

7. JURISDICTION

This agreement shall be governed in accordance of the laws of the State of California. If any part of this Agreement is found to be unenforceable, all other items will remain in effect.

8. INDEMNIFICATION

Broker agrees to indemnify and forever save SFI harmless from any and all loses, harms, expenses, costs (including reasonable attorney's fees), liability, and damage resulting directly or indirectly from Broker's breach of any of the foregoing warranties or covenants within this Agreement.

IN WITNESS WHEREOF, this Agreement is hereby executed this ____ Day of _____, 20_____.

Broker Name

SFI Agent

Agent

Title

Title

Broker Signature

Business Address

Santiago Financial Broker Participation Matrix

Program	Participating Broker Program	Referral Fee
Minimum Set-up Requirements	Broker registration form W-9 & copy of license Broker Agreement	Broker registration form W-9 & copy of license
Minimum loan Information	Complete 1003 or online application + home, park (or) land information. New homes require dealer name & #. Sale price, down payment & source. Refinance: loan amount, use of funds Original purchase price Any additional pertinent information	Name, address & telephone # of borrower, type property. Reason for loan. Any known pertinent information
Processing Participation	Convey decision, go over rate/term & conditions. Get SFI good-faith, other forms signed. Appraisal commitment and info on existing escrow (if any)	NONE
Fee participation	Broker receives 50% of gross fees As long as SFI receives minimum \$1,250. No other fees may be charged to borrower (processing, admin, credit report, etc.) Encourage \$40,000 minimum loan.	Loan amount \$20,000 - \$40,000: \$150 \$40,000- \$75,000 : \$350 >\$75,000: \$500
Recourse	12 month payoff Broker portion of up-sell if any. Broker known or induced fraud: 100%	Payoff: NONE Broker known or induced fraud 100%

Broker

Date

Revised: 10/28/2005

Santiago Financial Submission Worksheet

Originator

Company _____ Name _____

Phone _____ Fax _____ Email _____

Borrower Information

Applicant _____ Co-Applicant _____

3rd Appl. _____ 4th Appl. _____

Home Information

Make: _____ Model: _____ Year _____ Size: _____ x _____

New or Used _____ (New-est. factory invoice \$ _____) Repo: _____

Disposition of Manufactured Home

Primary Residence _____ 2nd (Vacation) Home _____ Buy-4 _____ Other _____

Placement of Manufactured Home Space Rent \$ _____

Park Name	Address	Space Number
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Land and Home

Address of property and size of property

Perm Found. _____ Condo: _____ Co-Op: _____ Community Name _____

Purchase	Refinance
Total Sale Price	Loan Amount
Home Price	Original Purchase Price
Land/Share Price	Existing Loan
Land Equity	Payoff
Other	Payoff
Cash Down	Other
Trade	Other
Gift/Grant	Other
Amount Financed	Loan

Trade Information:

Make: _____ Model: _____ Year _____ Size: _____ x _____

Amount owed:\$ _____ Allowance:\$ _____ Net Equity:\$ _____

Land in Lieu Information:

Estimated value: \$ _____, Amt. Owed:\$ _____, Net Equity:\$ _____

Original PP: \$ _____, Date purchased:\$ _____, Gift: _____

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 (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶	<input type="checkbox"/> Exempt from backup 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)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. 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 3. 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 3.

Social security number								

OR

Employer identification number								

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. 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
2. 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
3. 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 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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Purpose of Form

A person who is required to file an information return with the IRS, must obtain 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.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

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.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,



CASH OUT - RATE TERM - DEBT CONSOLIDATIONS - HOME IMPROVEMENTS

Program I

- 15 Years or newer
- Fico score 700 min
- 80% ltv = max 25K cash out
- 65% ltv = unlimited cash out
- Based on today's value
- Loan must be seasoned for 12 months

Program II

- 1977 or newer
- Fico score 680 min
- 80% ltv with a max of \$7500 cash out
- Based on today's value
- Loan must be seasoned for 18 months

Program III

- 1977 or newer
- Fico score 650 min
- 80% of price paid for home

Program IV

- All age homes
- Parks subject to approval (no land home)
- No min fico score
- Sub prime cash out refinance option
- 30-40% of price paid for home

**Santiago Financial, Inc. Has Over 28 Years Of Experience
In Mobile And Manufactured Home Lending**

Call Us ... 800-232-3908

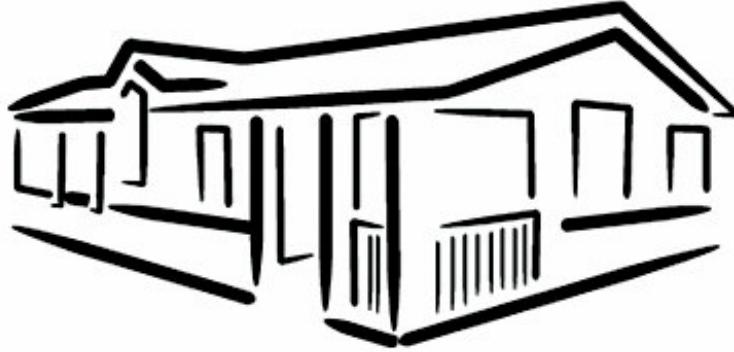
Chris – Ext. 101

Cindi – Ext. 106

**Apply directly online 24 hrs a day at
www.santiagofinancial.com**

150 El Camino Real Suite 112 Tustin, CA 92780
(714) 731-8080 | (800) 232-3908 | FAX (714) 731-3908

Mobile Home Loans



SANTIAGO FINANCIAL, INC.

- Financing On Almost Any Home
 - All Ages – New and Used
- Down Payments From As Low As 5%
- Land Home Perm & Non Perm Foundation
 - Insurance Services Available
 - Comp Reports
- No Charge For Credit Report!
 - Subprime
 - Stated Income
- Cash Out / Debt Consolidation
 - Finance Manager Software
 - Repos Available

“Buying, Selling, or Refinancing?”

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