



## APPLICATION PACKAGES Items needed for approval

Please submit Broker/Correspondent application and all supporting documents at:  
<https://ghmc.com/partner>

### BROKER PACKAGE:

**\*\*Closes in GHMC's name, GHMC prepares docs, GHMC U/Ws, \$995 fee**

1. Broker Contract
2. Most recent financial statements, tax returns or bank statements (Bank and Credit Union financials will be obtained by GHMC).
3. QC plan
4. Resume for all principals (if a Bank or Credit Union, only need Mortgage Department Manager's Resume)
5. Current employee roster
6. Sample Copy of Affiliated Business Arrangement Disclosure (if have any Affiliates)

### NON-DELEGATED CORRESPONDENT – LEVEL 1 PACKAGE:

**\*\*Closes in client's name, GHMC prepares docs, GHMC U/Ws, \$895 fee**

**\*\*Minimum net worth of \$25,000**

1. Correspondent Agreement, AIR Addendum and Resolution (if brokering any products, LO Compensation Agreement required).
2. Most recent financial statements, tax returns or bank statements showing minimum net worth requirement. (Bank and Credit Union financials will be obtained by GHMC)
3. QC plan
4. Resume for all principals (if a Bank or Credit Union, only need Mortgage Department Manager's Resume)
5. Current employee roster
6. POA (original) mailed to GHMC/Support Dept, 316 Robert Rose Drive, Murfreesboro, TN 37129
7. Warehouse Line Agreement (N/A on Banks or Credit Unions)
8. Sample Bailee Letter (N/A on Banks or Credit Unions)
9. Wiring Instructions (on company letterhead)
10. MERS Org ID# - Proof of MERS Lite Membership (GHMC will handle all MERS transactions)
11. VA approval letter (if applicable)
12. Sample Copy of Affiliated Business Arrangement Disclosure (if have any Affiliates)

### NON-DELEGATED CORRESPONDENT – LEVEL 2 PACKAGE:

**\*\*Non-Delegated Level 2: Closes in clients name, client prepares docs, GHMC U/Ws, \$695 fee**

**\*\*Minimum net worth:**

• \$75,000 (using fulfillment company to prepare closing docs) • \$250,000 (preparing own closing docs)

1. Correspondent Agreement, AIR Addendum and Resolution (if brokering any products, LO Compensation Agreement required).
2. Most recent financial statements, tax returns or bank statements showing minimum net worth requirement. (Bank and Credit Union financials will be obtained by GHMC)
3. QC plan
4. Resume for all principals (if a Bank or Credit Union, only need Mortgage Department Manager's Resume)
5. Resume of the closer (N/A if using Fulfillment Company)
6. Current employee roster
7. POA (original) mailed to GHMC/Support Dept, 316 Robert Rose Drive, Murfreesboro, TN 37129
8. Warehouse Line Agreement (N/A on Banks or Credit Unions)
9. Sample Bailee Letter (N/A on Banks or Credit Unions)
10. Wiring Instructions (on company letterhead)
11. MERS Org ID # - Proof of MERS Lite Membership (Correspondent is responsible for all MERS transactions)
12. E&O Policy of at least \$300,000 (N/A if using Fulfillment Company)
13. VA approval letter (if applicable)
14. Confirmation of ability to remit VA Funding Fee
15. Sample Copy of Affiliated Business Arrangement Disclosure (if have any Affiliates)

GHMC Contracts can be located at <https://ghmc.com/becomeapartner/>

Please contact [GHMCTPO@ghmc.com](mailto:GHMCTPO@ghmc.com) with any questions.



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