











Thank you for your interest in becoming a Wholesale Partner with MidCountry Bank

At MidCountry Bank, our success is measured by the relationships we build through our partners. You will get personalized service that goes beyond what you would expect because our employees care and we know how important it is for our partners to know their business is appreciated.

In order to apply to become a wholesale partner, please submit copies of the following items. We look forward to beginning our business relationship.

- Original signed Broker Application 
- Original signed Brokerage Agreement 
- Fair Lending Statement 
- Loan Fraud Prevention 
- Most recent two years of corporate tax returns
- Most recent Two years of personal tax returns (unless Company meets one of these exceptions: 1. Financial Institution (State or Federally Chartered Bank, Credit Union) 2. Evidence Broker has current HUD approval 3. Corporate tax returns showing a minimum of \$500,000 in gross revenues and \$250,000 in profit (when depreciation and salaries of principals are added back) and each owner (33% ownership minimum) has a minimum credit score of 680.
- Corporate Resolution identifying individuals authorized to execute documents 
- Certificate of Incorporation
- Articles of Incorporation
- Original Completed W-9 Form (Needed for FHA approval) 
- Original Credit Authorization signed and dated for principal owner 
- Midex Authorization 
- List and resumes of key employees and roster of all employees
- Two years audited financial statements (Needed for FHA approval)
- Quality Control Plan and recent Audit Report (Needed for FHA approval)
- Proof of a) approval as a mortgagee by HUD or FNMA; b) a tangible net worth of \$250,000; or c) a surety bond or irrevocable letter of credit in the amount of \$50,000.
- Broker's current, un-expired License or Registration Certificate (based on individual state licensing or registration)