CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-MORTGAGE Rev. 09-2026

MORTGAGE BROKER SUPPLEMENTAL

Covers mortgage brokers and loan originators arranging residential and commercial loans. Title and escrow use CWCO-SUP-TITLE. Complete with ACORD 125.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL

NMLS COMPANY ID	STATES LICENSED	LOAN ORIGINATORS (COUNT)

2 OPERATIONS

LOANS CLOSED PER YEAR	ANNUAL LOAN VOLUME ($)	COMMERCIAL LOANS (%)	WHOLESALE LENDERS USED

2-1 Does the firm fund loans in its own name (table funding or warehouse lines)? ☐ Yes ☐ No

IF YES, EXPLAIN

2-2 Does the firm buy leads or pay for referrals from real estate agents or others? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 Does the firm arrange reverse mortgages or non-QM loans? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CLOSING FUNDS, BORROWER DATA & COMPLIANCE

Closing funds are a prime target for wire fraud using spoofed instructions, and mortgage files hold borrowers' most sensitive data. RESPA, TRID, originator compensation, and fair-lending rules generate regulatory and borrower claims.

3-1 Are borrowers warned in writing, early and at closing, that wiring instructions never change by email? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are any wiring or payoff instructions verified by phone using a known number? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Is borrower data kept in a secure loan system with multi-factor authentication? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are Loan Estimates and Closing Disclosures issued within TRID timing? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are disclosures checked by a compliance reviewer or system before issue? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Is loan originator compensation set by written plan that doesn't vary by loan terms? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 If yes to 2-2, has counsel reviewed referral and lead arrangements for RESPA and trigger-lead compliance? ☐ Yes ☐ No

IF YES, EXPLAIN

3-8 Is the applicant currently, or has it previously been, insured on a claims-made professional liability policy? ☐ Yes ☐ No

IF YES, EXPLAIN

3-9 Has any professional liability carrier declined, cancelled, or non-renewed the applicant? ☐ Yes ☐ No

IF YES, EXPLAIN

3-10 Does every professional complete the continuing education their license requires? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Are client files kept under a written retention policy? ☐ Yes ☐ No
IF YES, EXPLAIN

3-12 Has the firm had a borrower complaint, regulator action, repurchase demand, or wire-fraud loss? ☐ Yes ☐ No
IF YES, EXPLAIN

CURRENT PL / E&O CARRIER	RETROACTIVE DATE	LIMIT / DEDUCTIBLE

4 EXPOSURE & RISK QUESTIONS — LOAN-FILE ACCURACY & FAIR LENDING

4-1 Are income, assets, and employment verified by documents or third-party sources, not stated by borrowers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are appraisal orders placed independently of loan originators? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are pricing and exceptions monitored for fair-lending consistency? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 If yes to 2-3, are reverse-mortgage and non-QM borrowers given additional written disclosures? ☐ Yes ☐ No
IF YES, EXPLAIN

5 REVENUE

ANNUAL GROSS REVENUE ($)	ORIGINATION FEE REVENUE ($)	TOTAL PAYROLL ($)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CYBER / SOCIAL ENGINEERING (Y / N)	SURETY BOND(S) AMOUNT ($)	CRIME / FIDELITY (Y / N)

6-1 Has any carrier declined, cancelled, or non-renewed coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-2 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT

7-1 Are loan originators' NMLS licenses and continuing education tracked? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Is there an annual independent compliance review? ☐ Yes ☐ No
IF YES, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE