

MORTGAGE BROKER BOND

Bond Number: _____

WHEREAS, the Division of Banks' ("Division") regulation 209 CMR 42.06(2)(a)(2) requires a licensed mortgage broker ("Principal") to furnish a surety bond in the amount of Seventy-Five Thousand Dollars (\$75,000) and to file the same with the Treasurer and Receiver General of the Commonwealth of Massachusetts for the use of the Commissioner of Banks ("Commissioner").

NOW THEREFORE KNOW ALL PERSONS BY THESE PRESENTS

That _____ of _____

(insert full physical address), a corporation duly organized under the laws of the
State of _____, as Principal, and _____

_____ as Surety, a corporation incorporated under the laws of the State of _____
and licensed to transact business in the Commonwealth of Massachusetts, are held and firmly bound unto the
Treasurer and Receiver General of the Commonwealth of Massachusetts, or his successor, to which payment well
and truly to be made for use of the Commissioner under the provisions of General Laws Chapter 255E, and the
Division's regulation 209 CMR 42.00 et seq., Principal and Surety hereby jointly and severally bind themselves, their
heirs, executors, administrators, successors, and assigns firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS THAT, in the event of insolvency, liquidation or bankruptcy of the Principal,
or the expiration, surrender, or revocation of the relevant license, this bond shall continue to be held by the Treasurer for
a period of twelve months from the date of such insolvency, liquidation, or bankruptcy of the Principal, or the expiration,
surrender, or revocation of the relevant license, unless otherwise directed by the order or judgment of a court of
competent jurisdiction, and may be used exclusively by the Commissioner for the benefit of consumers or borrowers for
the reimbursement of consumer fees or other charges determined by the Commissioner to be improperly charged or
collected, and to satisfy any past due Division costs, assessments, penalties, or other obligations which have been
charged to the Principal. In the event of the insolvency, liquidation, or bankruptcy of the Principal, or the expiration,
surrender, or revocation of the relevant license, any claim payments due from the Surety under the terms of this bond
shall be paid to the Treasurer and Receiver General of the Commonwealth of Massachusetts for disposition in
accordance with the applicable provisions of the Massachusetts General Laws Chapter 255E, and the Division's
regulation 209 CMR 42.00 et seq. Nothing contained herein shall prevent the Treasurer from continuing to retain
possession of this bond, or its proceeds, in the event of ongoing litigation involving the Principal.

If the Principal, its officers, employees, and agents faithfully perform any and all written agreements or commitments
with consumers or borrowers; correctly and accurately account for all funds received from a consumer or borrower in
the conduct of the licensed business; and operate the licensed business in accordance with Massachusetts General
Laws chapter 255E, and the statutes, regulations, rules, and regulatory bulletins applicable to the conduct of the
licensed business in Massachusetts, then this obligation shall be void, otherwise to remain in full force and effect to
address any violations of such obligation(s).

This bond shall become effective upon execution by the Surety and shall be continuous in nature and continue in force
and effect as to future acts or omissions of the Principal unless it is terminated or cancelled:

- (1) By order of the Commissioner; or
- (2) By the Surety delivering not less than thirty (30) days written notice to the Principal, the Treasurer
and Receiver General of the Commonwealth of Massachusetts and the Commissioner that the
same will be cancelled. The filing of such notice shall not discharge the Surety from any liability
already accrued under this bond or which shall accrue herein before the expiration of such thirty (30)
day or applicable period.

Such cancellation or termination shall not affect any liability incurred or accrued hereunder prior to the termination of the
thirty (30) day period of notice if terminated by the Surety, provided, however, that regardless of the number of years this
bond remains in force, or the number of times the bond is renewed, the aggregate liability of the Surety shall, in no
event, exceed the full sum of this bond.

IN WITNESS WHEREOF we have hereunto set our hands and seals:

BY: _____ BY: _____
Principal Date Surety Company Date

Then personally appeared the above-named Principal on the _____ day of _____, 20____, and
acknowledged the foregoing instrument as his free act and deed.

Before me,

SEAL

Notary Public

INTEGRITY SURETY BOND APPLICATION

AGENCY NAME: _____ AGENCY CONTACT _____
 AGENCY PHONE: _____ AGENCY FAX: _____ E-MAIL: _____
 AGENCY ADDRESS: _____
(Street) (City) (State) (Zip)

CURRENT OR EXPIRING QUOTE WE ARE LOOKING TO BEAT? _____

NAME OF PREVIOUS SURETY COMPANY WRITING THE BOND? _____

SECTION I: BOND APPLIED FOR:

TYPE OF BOND: _____ EFF.DATE: _____ EXP.DATE: _____
 TYPE OF COMPANY CORP LLC DBA PARTNERSHIP AMOUNT: _____
 OBLIGEE: _____

OBLIGEE ADDRESS: _____
(Street) (City) (State) (Zip)

SECTION II: GENERAL INFORMATION

APPLICANT'S NAME: _____ SPOUSE NAME _____
 SS#: _____ SPOUSE SS# _____ HOME PHONE: _____
 RESIDENTIAL ADDRESS: _____
(Street) (City) (State) (Zip)

BUSINESS NAME: _____

BUSINESS PHONE: _____ BUSINESS FAX: _____ Client E-mail _____

BUSINESS ADDRESS: _____
(Street) (City) (State) (Zip)

DATE BUSINESS BEGAN UNDER CURRENT NAME: _____ BUSINESS TAX ID: _____

HAS ANY COMPANY REFUSED TO ISSUE BONDS FOR ANY PURPOSE? YES NO DO YOU HAVE ANY LIENS, CLAIMS, OR JUDGEMENTS AGAINST YOU? YES NO

HAS APPLICANT EVER FAILED IN BUSINESS? YES NO HAS APPLICANT EVER FILED BANKRUPTCY? YES NO

IF YES TO ANY, PLEASE EXPLAIN ON A SEPERATE SHEET OF PAPER:

SECTION III: ADDITIONAL OWNERS / PARTNERS

APPLICANT'S NAME: _____ SPOUSE NAME _____
 SS#: _____ SPOUSE SS# _____ HOME PHONE: _____
 RESIDENTIAL ADDRESS: _____
(Street) (City) (State) (Zip)

STATEMENT OF ASSETS & LIABILITIES AS OF _____

ASSETS		LIABILITIES	
CASH IN BANK	\$	NOTES PAYABLE TO BANKS	\$
CASH ON HAND	\$	NOTES PAYABLE TO OTHERS	\$
STOCKS & BONDS	\$	ACCOUNTS PAYABLE	\$
ACCOUNTS RECEIVABLE	\$	FEDERAL & STATE INCOME TAX DUE	\$
NOTES RECEIVABLE	\$	ALL OTHER TAXES	\$
INVENTORY	\$	ACCRUALS, PAYROLLS, ETC.	\$
CASH VALUE OF LIFE INSURANCE	\$	DUE ON EQUIPMENT	\$
EQUIPMENT	\$	DUE ON REAL ESTATE	\$
REAL ESTATE	\$	OTHER LIABILITIES	\$
OTHER ASSETS	\$	CAPITAL STOCK (IF A CORPORATION)	\$
		SURPLUS & UNDIVIDED PROFITS	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
		NET WORTH	\$
NAME OF OWNERS		NAME & TITLE OF OFFICERS	PERCENTAGE OF OWNERSHIP

Completion of this form constitutes permission to obtain consumer information which will be used to determine bonding eligibility This information will be held in the strictest confidence no premium financing will be accepted as premium is earned in full.

Integrity Bonds Inc

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