



Effective for all loan closings on or after 9/1/11

Broker Originated Loans

Loan Program	FHA	CONV	USDA	VA
Loan Must Close in the name of	GMFS	GMFS	GMFS	Broker
Appraisal must be in the name of	EITHER	GMFS	EITHER	VA
Title must be in the name of	GMFS	GMFS	GMFS	Broker
Insurance must be in the name of	GMFS	GMFS	GMFS	GMFS

Correspondent Originated Loans

Loan Program	FHA	CONV	USDA	VA
Loan Must Close in the name of	GMFS	Corresp	Corresp	Corresp
Appraisal must be in the name of	EITHER	*GMFS	*GMFS	VA
Title must be in the name of	GMFS	Corresp	Corresp	Corresp
Insurance must be in the name of	GMFS	Corresp	Corresp	Corresp

**Must be in the name of GMFS unless prior approval from GMFS QC Department*

* Approved to order their own appraisals and allow them to be in their name are:

- Heritage Bank
- Cross Keys
- First Service Bank
- Security Bank
- Magnolia Mortgage