**Agyrtis, LLC** utilizes a sophisticated suite of advanced software tools alongside stringent underwriting procedures to combat loan fraud and identity theft.

**NOTICE: ANY SUBMISSION OF INFORMATION TO Agyrtis, LLC. KNOWINGLY CONTAINING FALSE INFORMATION IN CONNECTION WITH A PRIVATE MORTGAGE LOAN/FIRST TRUST DEED APPLICATIONS IS A FEDERAL CRIME**

Mortgage fraud means a material misstatement, misrepresentation, or omission relied upon **Agyrtis, LLC** to fund or purchase-or not to fund or purchase-a mortgage.

Such mortgage fraud included, but is not limited to, false information contained in identification and employment documents, false mortgagee or mortgagor identity, and fraudulent appraisals; theft of custodial funds, non-remitted payoff funds, misrepresentations of borrower funds, and property flipping where designed to falsely inflate property value.

Possible mortgage fraud means Agyrtis, LLChas a reasonable belief, based upon a review of information available, that mortgage fraud me be occurring or has occurred. It is the intent of Agyrtis, LLC Zero Tolerance Loan Fraud Policy (“Policy”) to support the industry’s and law enforcement’s efforts to eradicate residential Private Mortgage Loan/First Trust Deed Fraud. Accordingly, by doing business with Agyrtis, LLC the Borrower, Broker, Realtor shall be directly responsible for the actions performed in the course of doing business with Agyrtis, LLC and for maintaining compliance with this Policy. Although loan fraud may be perpetrated in many forms, some of the most common examples are shown below.

* Identity theft
* Submission of inaccurate or misleading information, including false statements on loan application(s) and falsification of documents purporting to substantiate credit, employment, deposit and asset information or personal information including identity, ownership/non-ownership of the real property;;
* The alteration or forgery of otherwise predominately accurate information;
* Inaccurate representations of current occupancy or intent to maintain required occupancy as agreed in the security instrument;
* Lack of due diligence or concern by borrower, realtor, broker, loan officer, interviewer or processor, including failure to obtain or divulge all information required by the application and failure to request further information as dictated by Borrower’s response to other questions. This could include the following examples: (i) simultaneous or consecutive processing of multiple owner-occupied loans from single applicant where information differs on each application; (ii) permitting an applicant or interested third party to assist with the processing of the loan; and (iii) failure to disclose any relevant or pertinent information known to the Broker which could negatively impact the lending decision..

Agyrtis, LLC specifically represents and warrants the quality and integrity of its loan production Agyrtis, LLC ’s investors. Consequently, loans containing fraud or material misrepresentations that negatively impact Agyrtis, LLC’s business reputation can severely strain investor relationships. The potential consequences for knowing participants of this practice are also very serious and Agyrtis, LLC’s position is a zero tolerance policy.

**Examples of the possible consequences:**

For Borrowers:

* Acceleration of debt as authorized by the security instrument (Deed of Trust/Mortgage).
* Criminal prosecution, which may result in possible fines, imprisonment or both.
* Civil action by Agyrtis, LLC for damages..
* Civil action by other parties to the transaction such as seller or real estate agent/broker.
* Forfeiture of any professional license.
* Long term adverse effect on credit history..

For Brokers/Realtors:

* Criminal prosecution, which could result in fines, imprisonment or both.
* Revocation of Broker’s license.
* Loss of access privileges to lenders resulting from the exchange of legally permissible information between lenders, mortgage insurance companies; FHLMC, FNMA and other investors; policy agencies; and state and federal regulatory agencies including the Department of Justice and the FBI
* Loan repurchase and/or liability to Agyrtis, LLC for resulting monetary loss..
* Civil action by borrower, Agyrtis, LLC and/or other parties involved in the transaction.
* Loss of approval status with Agyrtis, LLC

**The undersigned does hereby acknowledge receipt of this notice and agrees to comply with conditions set forth herein this 26th day of August 2020**

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Business Entity (Borrower)

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Officer/Member Signature

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Guarantor 1 Signature

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Guarantor 2 Signature