

Senior Freedom Inc.

ANTI-MONEY LAUNDERING PROGRAM CERTIFICATION

Employee Name: _____ (the “Employee”)

The above-named Employee has reviewed and intends to fully implement the requirements of Department of the Treasury, Financial Crimes Enforcement Network (“FinCEN”), 31 CFR Parts 1010 and 1029, “Anti-Money Laundering Program and Suspicious Activity Report Filing Requirements for Residential Mortgage Lenders and Originators” (“RMLOs”).

I hereby acknowledge that Senior Freedom Inc. (the “Company” or “SFI”) requires representations and further warrants that the Employee is in full compliance with FinCEN’s Anti-Money Laundering regulations and Suspicious Activity Report (“SAR”) filing requirements, and that the Branch/Employee is subject to audit at any time by SFI. The penalties for non-compliance can be substantial and include both criminal and civil penalties.

I further acknowledge that failure to comply with SFI FinCEN requirements and the reporting requirements within SFI’s training materials and Anti-Money Laundering Program shall result in loss of the Employee’s good standing with SFI and shall result in termination of the Employee’s affiliation and employment with SFI.

I hereby attest that I have received, reviewed and agreed to comply with the following:

- SFI’s written Anti-Money Laundering Program (“AML Program”)
- The AML Program provisions that include, but are not limited to:
 - Internal Controls
 - Ongoing Training
 - Responsibility to report suspicious activity to the BSA Officer of SFI
 - Prohibition of the BSA Officer to perform independent testing of AML controls
 - Testing and Auditing
 - Suspicious Activity Reporting controls that include identifying suspicious activity and reporting SARs to FinCEN in a way prescribed by FinCEN and in accordance with the timely filing requirements mandated by the FinCEN regulations

NOTE: The foregoing outline is a brief summary of the regulatory compliance requirements of an AML Program and is not legal advice.

Signature of Employee:

Date

Name of Employee:
(Exactly as it appears in NMLS)

NMLS Number