

CODE OF ETHICS

WHEREAS, the employees of Senior Freedom Inc. are mindful and that the soundness, usefulness, prosperity and future of the mortgage banking/brokering business depends upon the honor, integrity and fidelity of all personnel engaged in this business.

THEREFORE, BE IT RESOLVED, that each employee of the company pledges to honor, observe and maintain the following standards of conduct in dealing with the public and with other employees.

1. Employees shall conduct their business in a professional manner, ensuring that they and/or their personnel are knowledgeable in the areas of mortgage lending in which they participate and are acting in compliance with sound industry practices.
2. Employees shall act in conformity with applicable laws and regulations and shall cooperate in every appropriate way with all governmental bodies in the interest of establishing and maintaining an efficient and fair framework for mortgage credit.
3. Employees shall act in a manner that recognizes that integrity and confidence are essential in the mortgage lending business.
4. Employees shall accord oral agreements in the same sanctity given to written agreements.
5. Employees shall not breach or avoid an agreement or commitment.
6. Employees shall conduct their business and employee relationships without regard to race, creed, color, sex, marital or familial status, religion, national origin, ancestry, age or handicap of the persons with whom they deal.
7. Employees shall preserve the integrity of all parts of a loan submission and appraisal report and make full disclosure of all pertinent facts including and interest they may have in the loan project or property.
8. Employees shall not quote to a prospective borrower, interest rates or other loan terms that are not likely of realization
9. Employees shall make all reasonable efforts to process loan applications and advise applicants of approval or disapproval promptly and to close and disburse in a timely manner.
10. Employees shall cooperate in furnishing information relative to any investigation of possible violation of the Texas Reverse Mortgage, Inc. Ethics and Standards of Practice.
11. Employees shall assist the company in obtaining post closing document (if requested) cooperating and correcting errors or closed loans, regardless of employment with company.
12. Employees shall not accept cash or any fee check made out to themselves and shall immediately forward all monies/check directly tot the home office.

On behalf of Senior Freedom Inc., I hereby certify that I have, and will conduct my/our business according to the above standards.

Employee Signature

Date

Employee Name – Printed