



## GETTING STARTED

In order to expedite the process please make sure to follow this instructions:

1. Submit your new Branch Manager/Loan Officer packet (one per every LO applying for employment) containing the following documentation, please send in original documents.
  - Employment application fully completed, we will conduct a background search and request a MARI report.
  - Resume
2. Once your application is approved, you will receive the Branch Manager / Loan Officer contract, **please sign and initial where indicated** and make sure that all LO's sign and initial theirs (make sure that the applicable commission tiers on Addendum is initialed)
  - Copy of applicable ID's as per instructions with I9.
  - IRS form W4 and I9 form
3. Send your original DRE license and complete the transfer of license via eLicensing; request your affiliation to our company on the NMLS website (review the SOP for instructions)
4. Review **Standard Operating Procedures Manual** (SOP) and send the signed Acknowledgement (page 7). The SOP will contain specific information about the below points and more. After you review the SOP, if you still have any questions, please email us with your questions. **Do not send us the SOP Manual**, just the signed page.
5. Follow instructions in the SOP to complete the following
  - How to request your access information for all company resources on the web (rate sheets, email, forms, etc.)
  - How to download and install encompass
  - How to originate and close loans
  - Payroll procedures
  - Advertising policies and procedures
6. Setting up branch office  
Once a suitable location is identified, we need to make sure that it complies with our minimum standards and that it contains the tools required to operate efficiently (see below)
  - Office must be separate and apart from any other entity, in a location conducive to mortgage lending
  - Must be clearly identified to the public (company name sign on suite entrance, mail slot and name listed on building directory)
  - All branch employees must be employed exclusively by Camino Real Mortgage Bankers (only a shared receptionist may be permitted)
  - 2 desktop computers (at least one with 2 monitors is required)
  - 1 high speed scanner/copier/printer
  - 1 Main phone line + 1 extension
  - T1 internet connection
  - Address: if it is an inside office, a suite number must be assigned
7. Schedule Orientation and training sessions.
8. Originate Loans!!