

Employee Package - Required Documents

Employee Name: _____

Manager or Office: _____

- Employment Application
- Form W-4 – Employee’s Withholding Allowance Certificate
- Account Executive employment agreement
- Form I-9 – Employment Eligibility Verification
- 2 Forms of ID
- Equal Employment Policy
- Confidentiality Agreement
- Conflict of Interest Declaration
- Customer Information Security Program
- Emergency Phone #'s
- Employee File
- Employee Non-Disclosure Agreement
- Safety Policy
- Employee Non-Compete Agreement

The above pages must be filled out and/or signed as required

Date Received: _____ (Internal Use Only)

Equal Employment Policy

It is the ongoing policy of our company to afford Equal Employment to qualified individuals regardless of their race, color, religion, sex, national origin, age, physical or mental handicap, veteran status, or because they are disabled veterans, and to conform to applicable laws and regulations. In keeping with the intent of this policy, the company will adhere strictly to the following personnel practices:

Recruitment, hiring, and promotion of individuals in all job classifications will be conducted without regard to race, color, religion, national origin, age, sex, physical or mental handicap, veteran status, or because he or she is a disabled veteran, except where a bona fide occupational qualification must be met.

Employment decisions will be made in such a manner as to further the principles of Equal Employment through the use of valid job-related criteria. All other personnel actions, such as compensation, benefits, transfers, training and development, educational assistance, and social and recreational programs, will be administered without regard to race, color, religion, national origin, age, sex, physical or mental handicap, veteran status, or because he or she is a disabled veteran, except where a bona fide occupational qualification must be met.

Thorough and documented analyses of all personnel actions will be conducted to ensure compliance with the concept of equal opportunity.

Overall responsibility for the development and execution of our Affirmative Action Program is delegated to Human resources dept. as EEO/AAP Coordinator. The EEO/AAP Coordinator will provide me with quarterly and special activity and progress reports.

Bottomline Mortgage Inc.
201 e. Huntington Dr.
Suite 202
Monrovia, CA 91016

EMPLOYMENT APPLICATION DISCLAIMER AND ACKNOWLEDGEMENT

I certify that the information contained in this application is correct to the best of my knowledge. I understand that to falsify information is grounds for refusing to hire me, or for discharge should I be hired. I authorize any person, organization or company listed on this application to furnish you any and all information concerning my previous Employment, education and qualifications for Employment. I also authorize you to request and receive such information. In consideration for my Employment, I agree to abide by the rules and regulations of the company, which rules may be changed, withdrawn, added or interpreted at any time, at the company's sole option and without prior notice to me

I also acknowledge that my Employment may be terminated, or any offer or acceptance of Employment withdrawn, at any time, with or without cause, and with or without prior notice at the option of the company or myself.

Signature: _____ Date: _____

APPLICANT WAIVER

I hereby certify that the information hereunder is correct to the best of my knowledge and understand that falsification of this information is grounds for refusal to hire or, if hired, dismissal. I hereby authorize any of the persons or organizations listed in my application to give all information concerning my previous Employment, education, or any other information they might have, personal or otherwise, with regard to any of the subjects covered by this application, and release all such parties from all liability that may result from furnishing such information to you. I authorize you to request and receive such information. In consideration for my Employment and my being considered for Employment by your company, I agree to adhere to the rules and regulations of the company and hereby acknowledge that these rules and regulations may be changed by your company at any time, at the company's sole option and without any prior notice.

In addition, I acknowledge that my Employment may be terminated, and any offer of Employment, if such is made, may be withdrawn, with or without prior notice, at any time, at the option of either the company or me.

I understand that no representative of the company has any authority to enter into any agreement for Employment for any specified period of time, or to assure or make some other personnel move, either prior to commencement of Employment or after I have become employed, or to assure any benefits or terms and conditions of Employment, or to make any agreement that is contrary to the foregoing. I hereby acknowledge that I have been advised that this application will remain active for no more than 90 days from the date it was signed.

Applicant: _____ Date: _____

Company
Representative: _____ Date: _____

Bottomline Mortgage Inc.
201 e. Huntington Dr.
Suite 202
Monrovia, CA 91016

AUTHORIZATION TO RELEASE INFORMATION

Please be advised that I have applied for a position with Bottomline Mortgage Inc. I have been requested to provide information for their use in reviewing my background and qualifications. Therefore, I authorize the investigation of my past and present health, character, education, military and Employment qualifications. The release in any manner of all information by you is hereby authorized whether such information is of record or not, and I do hereby release all persons, agencies or firms from any liabilities resulting from providing such information. This authorization is valid for sixty days from the date of my signature below. Please keep this copy of my release request for your files. Thank you for your cooperation.

Signature: _____ Date: _____

Witness: _____ Date: _____

Confidentiality Agreement

The nature of services provided by Bottomline Mortgage Inc. requires information to be handled in a private, confidential manner.

Information about our business or our Employee or clients will only be released to people or agencies outside the company with our written consent. Following legal or regulatory guidelines provide the only exceptions to this policy. All reports, memoranda, notes, or other documents will remain part of the company's confidential records.

The names, addresses, phone numbers or salaries of our Employee will only be released to people authorized by the nature of their duties to receive such information and only with the consent of management or the Employee.

The undersigned Employee agrees to abide by this confidentiality agreement.

Employee

Date

Witness

Date

CONFLICT OF INTEREST DECLARATION

Employee: _____

Company: Bottomline Mortgage Inc.,

I acknowledge that I have read the Company policy statement concerning conflicts of interest and I hereby declare that neither I, nor any other business with which I may be associated, nor, to the best of my knowledge, any member of my immediate family has any conflict between our personal affairs or interests and the proper performance of my responsibilities for the Company that would constitute a violation of that Company policy. Furthermore, I declare that during my Employment, I shall continue to maintain my affairs in accordance with the requirements of said policy.

Employee Signature

Date

CUSTOMER INFORMATION SECURITY PROGRAM

Policy Statement:

The following policy is established in accordance with the requirements of the Gramm-leach-Bliley Act as implemented by the Standards for Safeguarding Customer Information issued by Federal Trade Commission on May 23, 2002 (the "Privacy Act").

This policy is applicable to Bottomline Mortgage Inc. and all of its affiliates (hereinafter collectively referred to as the "Company") unless otherwise noted. Any deviations or exceptions from this policy require prior written approval from either the General Counsel or Controller.

Scope:

This policy applies to the handling of customer information, which is defined as any record containing non-public personal information about a customer of the Company whether in paper, electronic, or other form. This policy applies to all customer information in the possession of the Company, regardless of whether the information relates to individuals with whom the Company has a customer relationship or customers of other financial institutions that have provided the information to the Company.

This information security policy covers accessing, collecting, distributing, processing, protecting, storing, using, transmitting, disposing of, or otherwise handling customer information.

Objectives:

The Company's information security program is designed to:

1. Ensure the security and confidentiality of customer information;
2. Protect against any anticipated threats or hazards to the security or integrity of such information; and
3. Protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer.

Definitions:

"Non-public personal information" generally means personally identifiable financial information that is not publicly available. Examples include: information provided to obtain a loan, account balance information, payment histories, loan account number,

Social security number, the fact that an individual is a customer of the Company, any information provided or obtained by the Company in connection with collecting on a loan or servicing a loan, any information collected through an Internet "cookie" from the Company web site and information from a consumer report, such as a credit score.

Responsible Employee:

The Company has appointed the HR director as the Responsible Employee to coordinate the information security program.

Risk Assessment:

The Company is involved in the origination of loans secured by real estate. In the ordinary course of business, there is an element of risk that customer information could be obtained from one of the many departments, including, but not limited to, the Underwriting Department, Information Systems Department, and Residential Loan Sales Department. The risk of disclosure of customer information from other departments of the Company is not believed to be substantial.

The reasonably foreseeable internal and external threats that could result in unauthorized disclosure, misuse, alteration, or destruction of customer information systems include:

- Attacks, intrusions or other information system failures, including network and software design, as well as information processing, storage, transmission and disposal.
- Deliberate alteration, destruction or sale of information by Company Employee.
- Failure of Employee training and management, resulting in the negligent storage, transmission and disposal of customer information contained in notes, copies and worksheets.
- Deliberate intrusion into electronic records by third parties.
- Acquisition of information by third parties by fraudulent misrepresentation of authority or other pretext.
- Destruction of information by natural catastrophe, fire or act of war or terrorism.

The likelihood and potential damage of these threats, taking into consideration the sensitivity of customer information include:

- Subjecting customers to possible identity theft.
- Exposing customers to unsolicited marketing attempts by third parties.
- Exposing customers to fraudulent use of their credit and banking information.

Guidelines Adopted:

The following safeguard procedures are adopted:

- a. The Company shall establish and maintain controls and procedures to prevent Employee from providing customer information to unauthorized individuals who may seek to obtain this information through fraudulent means. Each contact initiated by the customer shall require confirmation of the customer's identity by requesting both the customer's social security number and account number, property address or some other unique identifier. Third parties who call or write requesting customer information must provide written authorization from the customer. The customer's signature must be matched against a prior signature (which may be available from an imaged document). No communication of non-public personal information by e-mail is permitted until and unless an encryption policy is adopted by the Company.
- b. Certain disclosures of non-public customer information to third parties is permitted, as long as the third parties have agreed to use this information only for the purpose it has disclosed and have agreed to treat such information as confidential. Thus, customer information may be disclosed if necessary to effect, administer or enforce a transaction (for example, to disclose information to an attorney to file suit to foreclose a delinquent account). Disclosure of non-public customer information to the consumer's agent or broker is not prohibited if in connection with the loan being processed. The Company may disclose customer information as required by insurance agents insuring secured property, to a credit reporting agency or as necessary in connection with a secondary-market sale or similar transaction. The Company will maintain a standard Confidentiality Agreement for use when third parties request such information.
- c. Disclosure of non-public customer information required by law is not prohibited. However, as provided for in the Company Litigation Policy, all inquiries from purported law enforcement or government agencies should be referred to the Legal Department for handling.
- d. Each Company location shall impose security restrictions at physical locations containing customer information, such as buildings, computer facilities, and records storage facilities to permit access only to authorized individuals.
- e. The Company Information Systems Department will adopt procedures for the security of customer information that may be backed up and stored off Company locations.
- f. The Company Information Systems Department shall adopt procedures designed to ensure that customer information systems modifications are consistent with this information security program.

- g. The Human Resources Department shall conduct Employee background checks for Employees with responsibilities for or access to customer information.
- h. The Information Systems Department shall install monitoring systems and procedures to detect actual and attempted attacks on or intrusions into customer information systems.
- i. The Company shall adopt response programs that specify actions to be taken when the Company suspects or detects that unauthorized individuals have gained access to customer information systems, including appropriate reports to regulatory and law enforcement agencies.
- j. At the end of the appropriate retention period specified in the Company Record Retention Policy, all customer information shall be disposed of in the manner that will render non-public customer information illegible.

Employee Training:

The Company shall train staff to implement the information security program.

Evaluation and Adjustments:

The Company shall regularly test the key controls, systems and procedures of the information security program. Tests should be conducted or reviewed by staff independent of those that develop or maintain the security programs. The Company shall monitor, evaluate, and adjust, as appropriate, the information security program in light of any relevant changes in technology, the sensitivity of its customer information, internal or external threats to information, and the Company's own changing business arrangements, such as mergers and acquisitions, alliances and joint ventures, outsourcing arrangements, and changes to the customer information system.

Service Provider Oversight:

The Company shall:

1. Exercise appropriate due diligence in selecting its service providers;
2. Require its service providers by contract to implement appropriate measures designed to meet the objectives of these Guidelines; and
3. Monitor its service providers to confirm that they have satisfied their obligations. As part of this monitoring, the Company should review audits, summaries of test results, or other equivalent of its service providers.

Report to Management:

The responsible Employee shall report to the chief executive officer or an appropriate committee of the board at least annually. This report should describe the overall status of the information security program and the Company's compliance with these Guidelines. The report shall discuss material matters related to its program, addressing issues such as: risk assessment; risk management, and control decisions; service provider arrangements; results of testing; security breaches or violations, and managements responses; and recommendations for changes in the information security program.

The designation of any Employee as the responsible Employee is required by law and regulation. Should any such individual be personally joined as a party defendant in any lawsuit on account of such designation, the Company will provide a defense and indemnify such individual against all losses, regardless whether such Employee is still employed by the Company.

Effective Date:

This policy is effective January 1st 2007. No later than 45 days after the effective date, each department manager shall report to the Controller as responsible Employee that the safeguards have been implemented.

Violation:

A violation of this policy will expose the Company to liability. Failure of any Employee to adhere to this policy may result in disciplinary action up to and including termination of Employment.

I acknowledge that I have read and received a copy of Bottomline Mortgage Inc. Customer Information Security Program.

Employee Name

(Print Name)

Employee Signature

Employee

Social Security Number _____ - _____ - _____

Date _____ - _____ - _____
(Month) (Day) (Year)

EMERGENCY PHONE NUMBERS

Employee:

_____ Date: _____

In the event of a medical emergency, the following people and emergency medical Personnel should be contacted:

Contact 1: _____

Phone: _____

Relationship: _____

Contact 2: _____

Phone: _____

Relationship: _____

Doctor: _____

Phone: _____

Insurance Carrier & Medical Identification No.: _____

Health/Medical History: _____

Medication Taken and Allergies: _____

Please complete and return to the Personnel Department.

EMPLOYEE FILE

Employee: _____

Address: _____

Phone: _____ Social Security No.: _____ DOB: _____

Sex: _____ M _____ F

Marital Status: _____ Single _____ Married _____ Separated _____ Widowed _____ Divorced

Name of Spouse: _____ No. Dependents: _____

In Emergency Notify: _____ Relationship: _____

Address: _____

Education: (No. Years): _____ High School _____ College _____ Graduate

Other: _____

Employment History

Date From/To	Position	Pay/Period
_____	_____	_____
_____	_____	_____
_____	_____	_____

Termination Information

Date Terminated: _____ Would We Rehire? _____ Yes _____ No

Reason for Termination: _____

EMPLOYEE NON-DISCLOSURE AGREEMENT

FOR GOOD CONSIDERATION, and in consideration of being employed by Bottomline Mortgage Inc., the undersigned Employee hereby agrees and acknowledges:

1. That during the course of my employ there may be disclosed to me certain trade secrets of the Company; said trade secrets consisting but not necessarily limited to:
 - a) Technical information: Methods, processes, formulae, compositions, systems, techniques, inventions, machines, computer programs, and research projects.
 - b) Business information: Customer lists, pricing data, sources of supply, financial data and marketing, production or merchandising systems or plans.
2. I agree that I shall not during, or at any time after the termination of my Employment with the Company, use for myself or others, or disclose or divulge to others including future employers, any trade secrets, confidential information, or any other proprietary data of the Company in violation of this agreement.
3. That upon the termination of my Employment from the Company:
 - a) I shall return to the Company all documents and property of the Company, including but not necessarily limited to: drawings, blueprints, reports, manuals, correspondence, customer lists, computer programs, and all other materials and all copies thereof relating in any way to the Company's business, or in any way obtained by me during the course of employ. I further agree that I shall not retain any copies, notes or abstracts of the foregoing.
 - b) The Company may notify any future prospective employer or third party of the existence of this agreement, and shall be entitled to full injunctive relief for any breach.

This agreement shall be binding upon me and my personal representatives and successors in interest, and shall inure to the benefit of the Company, its successors and assigns.

Signed this _____ day of _____, _____ (year)

Company

Employee

SAFETY POLICY

Bottomline Mortgage Inc. is committed to safety and has developed a policy to protect you from injury on the job. Your help is vital for your own protection. Please observe the following safety rules at all times.

1. **NO ALCOHOL OR DRUGS** on the job at any time.
2. Report all on the job accidents the same day the accident occurs.
3. All non-emergency treatment for accidents must be authorized by your supervisor first.
4. Wear seat belts at all times while using company vehicles.
5. Be responsible for keeping the area where you work clean and neat at all times.
6. Do not remove or bypass any guards on any machinery at any time.
7. Ask your supervisor if you need additional equipment or instruction to get the job done safely.
8. Lift with your legs not with your back, and get assistance with loads over 50 pounds.
9. Advise your supervisor of any hazardous conditions.
10. Follow all other written and spoken safety rules.

I have read these rules, understand them, and will obey them for my own benefit.

Signature

Date

Human Resources

Date

NON-COMPETE AGREEMENT

For good consideration and as an inducement for all Bottomline Mortgage Inc., to employ

_____ (Employee),
the undersigned Employee hereby agrees not to directly or indirectly compete with the business of the Company and its successors and assigns during the period of Employment and for the period of one year following termination of Employment notwithstanding the cause or reason for termination.

The term "not compete" as used herein shall mean that the Employee shall not own, manage, operate, consult or be employed in a business substantially similar to or competitive with the present business of the Company or such other business activity in which the Company may substantially engage during the term of Employment.

The Employee acknowledges that the Company shall or may in reliance of this agreement provide Employee access to trade secrets, customers and other confidential data that the provisions of this agreement are reasonably necessary to protect the Company and its good will. Employee agrees to retain said information as confidential and not to use said information on his or her behalf to disclose same to any third party.

This agreement shall be binding upon and inure to the benefit of the parties, their successors, assigns and personal representatives.

Signed this ____ day of _____, _____ (year).

Company

Employee

Bottomline Mortgage Inc.
201 e. Huntington Dr.
Suite 202
Monrovia, CA 91016

NOTICE TO APPLICANTS

Bottomline Mortgage Inc. and its affiliates comply with the American with Disabilities Act of 1990. During the interview process, you may be asked questions concerning your ability to perform job-related functions. If you are given a conditional offer of Employment, you may be required to complete a post-job offer medical history questionnaire and/or undergo a medical examination. If required, all entering Employees in the same job category will be subject to the same medical questionnaire and/or examination and all information will be kept confidential and in separate files.

Bottomline Mortgage Inc. and its affiliates is an equal opportunity employer. Bottomline Mortgage Inc. and its affiliates adhere to a policy of making Employment decisions without regard to race, color, sex, religion, national origin, handicap, or marital status. Bottomline Mortgage Inc. and its affiliates assure you that your opportunity for Employment with our company depends solely upon your qualifications.

Signature

Date