



GREAT NORTHERN MORTGAGE CORP.
68-60 Austin Street, Suite 201 • Forest Hills, NY 11375

Compliance with RESPA and state regulations has always been our top priority. We build our business and relationship on honesty, legality and fairness.

Dual Agency Disclosure

The dual role performed by the mortgage broker in those instances when the mortgage broker is also the real estate broker in the same residential real estate transaction, must be disclosed at the first substantive contact between the mortgage broker and the buyer/borrower. In addition, any regular business relationship that the mortgage broker maintains with any lender to which he/she presents loan applications, if he/she intends to utilize three or fewer lenders, must also be disclosed at the first substantive contact between the mortgage broker and the buyer/borrower. The appropriate disclosure form and acknowledgment set forth hereunder must be provided to and signed by the buyer/borrower and the seller before services as a mortgage broker may be rendered. The disclosures required may be in writing or via electronic transmission and the required signatures may be hand-written or digital to the extent such signatures are recognized as binding under New York State law.

Registration with the NYS Banking Department

In order to be entitled for 1099 compensation from Great Northern Mortgage, we will file an undertaking of accountability with the New York State Banking Department for each loan consultant hired by the company.