

GAMB MEMBERS:

It's Time to Turn in Your Top Gun Top Producers Numbers!

What's the GAMB Top Gun Top Producers Program?

GAMB's Top Gun Program recognizes 20 top-producing companies and 25 top-producing individual loan officers annually based on their loan volume during a particular year. GAMB Top Guns Lists are published in the *Atlanta Business Chronicle's* "Home Quarterly Section" and "Book of Lists", in *The Georgia Mortgage Press*, and on the GAMB Web Site. At a special GAMB event, the "Top 3" companies and loan officers receive recognition, special awards and certificates, and remaining Top Gun companies and loan officers receive recognition and certificates.

Ethical Criteria for All Top Gun Companies & Individual Loan Officers

To qualify, the company owner or manager signing the Top Gun Survey(s) must certify and affirm that:

- ★ There have been no ethics complaints submitted to GAMB that were resolved unfavorably against me and/or this company during 2008.
- ★ There has not been any disciplinary action taken against me and/or this company by the Georgia Department of Banking and Finance resulting in a license revocation or cease and desist ruling during 2008.
- ★ Neither I nor any employee has been convicted of mortgage fraud or any other crime as a proximate result of the conduct of any loan origination or related activity during 2008.
- ★ I and/or this company are in compliance with all licensing requirements set forth by the State of Georgia.
- ★ The information provided in this application is true and correct, and I acknowledge that GAMB reserves the right to withhold publication of any individual or company name and deny eligibility for the following year, at GAMB's sole discretion, in the event that any information provided in this application is discovered to be false or inaccurate.

Qualifications & Criteria for Company Submissions

In addition to meeting the Top Gun "Ethical Criteria" above, a company must also meet these qualifications:

- ★ The company's owner or manager must have been a GAMB Member in 2008.
- ★ The company must be a mortgage broker as defined by GAMB's Bylaws, which state that a mortgage broker "is licensed as a mortgage broker or is in the profession of making or negotiating the origination, placement or sale of a lien secured by real property."
- ★ The residential loans that make up the production volume being submitted must have been originated in the State of Georgia and secured by Georgia Real Estate from January 1-December 31, 2008.
- ★ The company must complete the survey entitled "GAMB Top Gun Survey: 2008 Company Production," and the survey must be submitted to the GAMB Office by Friday, February 27, 2009.
- ★ The top 20 companies that complete the above requirements *and* have the highest production volume of \$16 million or above for 2008 will be included on the Top Gun lists.

Qualifications & Criteria for Individual Loan Officer Submissions

In addition to meeting the Top Gun "Ethical Criteria" above, a loan officer must also meet these qualifications:

- ★ The loan officer must have been a GAMB Member in 2008.
- ★ The company must be a mortgage broker as defined by GAMB's Bylaws, which state that a mortgage broker "is licensed as a mortgage broker or is in the profession of making or negotiating the origination, placement or sale of a lien secured by real property."
- ★ The residential loans that make up the production volume being submitted must have been originated in the State of Georgia and secured by Georgia Real Estate from January 1-December 31, 2008.
- ★ The loan officer must have counseled the borrower regarding rates and loan programs, and must have taken the application himself/herself for each of the residential loans that make up the production volume being submitted.
- ★ A "GAMB Top Gun Survey: 2008 Individual Loan Officer Production" must be completed by an owner or manager of the company. The loan officer may fill out the survey only if he/she is an owner or manager of the company. The survey must be submitted to the GAMB Office by Friday, February 27, 2009.
- ★ The Top 25 loan officers that complete the above requirements *and* have the highest production volume of \$8 million or above in 2008 will be included on the lists.

Questions?

Contact GAMB at (770) 698-0023!

Companies

GAMB TOP GUN SURVEY: 2008 Company Production

The residential loans that qualify for Top Gun Company Production must have been originated in the State of Georgia and secured by Georgia Real Estate from January 1-December 31, 2008.

The top twenty (20) companies who conform to the GAMB Top Gun criteria and have the highest production volume for 2008 of \$16 million or above will be published as "GAMB Top Guns Top 20 Residential Brokers in 2008."

To qualify to submit information, a company must fit the definition of a mortgage broker as defined by the GAMB Bylaws, which state that a mortgage broker "is licensed as a mortgage broker or is in the profession of making or negotiating the origination, placement or sale of a lien secured by real property."

To qualify, an owner or manager of the company must have been a GAMB Member in 2008.

To qualify, this survey must be received in the GAMB Office by Friday, February 27, 2009.

To qualify, the survey must be completed by an owner or manager of the company.

It is highly recommended that you submit a statement of verification to support your figures, such as a letter from your accountant or attorney stating that the figures are accurate. GAMB reserves the right to request additional documentation to validate the reported information.

Certification

By my signature below, I certify and affirm the following for myself and/or the company, together with its employees, that is the subject of this application: There have been no Ethics Complaints submitted to GAMB that were resolved unfavorably against me and/or this company during 2008; That there has not been any disciplinary action taken against me and/or this company by the Georgia Department of Banking & Finance resulting in a license revocation or cease and desist ruling during 2008; That neither I nor any employee has been convicted of mortgage fraud or any other crime as a proximate result of the conduct of any loan origination or related activity during 2008; That I and/or this company are in compliance with all licensing requirements set forth by the State of Georgia; That the information provided in this application is true and correct, and I acknowledge that GAMB reserves the right to withhold publication of any individual or company name and deny eligibility for the following year, at GAMB's sole discretion, in the event that any information provided in this application is discovered to be false or inaccurate.

Name of Owner/Manager Completing Survey (Print)

Owner/Manager Signature

Date

Top Gun Company Publishing Information

Please complete the following information as you would like for it to appear in GAMB Top Gun published lists:

Company Name

Street Address

Bldg/Suite

City

State

Zip

Phone

Fax

Company Web Address

Owner/Manager E-Mail Address and Phone Number (For Questions)

Name of Principal of Company's Main Georgia Branch

Company Production Qualifying Information

Please note that the information requested in #1 refers to residential loans made in the State of Georgia and secured by Georgia residential real estate that your company originated and closed from January 1-December 31, 2008. The information requested in #2 refers to residential loans made in states other than Georgia and secured by residential real estate that the company originated and closed from January 1-December 31, 2008.

1. Total Dollar Value of 1st and 2nd Mortgage Transactions: Residential Loans made in the State of Georgia and secured by Georgia residential real estate (includes originated mortgages, purchases, refinances, and equity loans; does not include commercial loans): \$ _____

Total Number of Loans Closed: _____

No. of Loans for Purchase Lending: _____

Value of Loans for Purchase Lending: \$ _____

No. of Loans for Non-Purchase Lending: _____

Value of Loans for Non-Purchase Lending: \$ _____

No. of Loans that were FHA/VA: _____

Percent of FHA/VA Loans: _____

Percent of Loans that were Purchases: _____

No. Years Co. has been Established in GA: _____

2. Total Dollar Value of 1st and 2nd Mortgage Transactions: Residential Loans made in states other than Georgia (includes originated mortgages, purchases, refinances, and equity loans; does not include commercial loans): \$ _____

Return to GAMB by February 27, 2009 to 770-379-0740 by fax or to 4630 Clary Lakes Drive, Roswell, GA 30075.

loan officers

GAMB TOP GUN SURVEY: 2008 Individual Loan Officer Production

Residential loans that qualify for Top Gun Individual Loan Officer Production must have been originated in the State of Georgia and secured by Georgia Real Estate from January 1-December 31, 2008. The loan officer must have counseled the borrower regarding rates and loan programs, and must have taken the application himself/herself for each of the residential loans that make up the production volume being submitted. The Top 25 Loan Officers who conform to our Top Gun criteria and have the highest volume of \$8 million or above during 2008 will be published as "GAMB Top Guns Top Producers in 2008."

To qualify, a loan officer must fit the definition of a mortgage broker as defined by the GAMB Bylaws, which state that a mortgage broker "is licensed as a mortgage broker or is in the profession of making or negotiating the origination, placement or sale of a lien secured by real property." Each loan officer submitted must have been a GAMB Member in 2008.

To qualify, this survey must be received in the GAMB Office by Friday, February 27, 2009.

To qualify, the survey must be completed by an owner or manager of the company. A loan officer may complete the form only if he or she is an owner or manager of the company.

It is highly recommended that you submit a statement of verification to support your figures, such as a letter from your accountant or attorney stating that the figures are accurate. GAMB reserves the right to request additional documentation to validate the reported information.

Certification

By my signature below, I certify and affirm the following for myself and/or the company, together with its employees, that is the subject of this application: There have been no Ethics Complaints submitted to GAMB that were resolved unfavorably against me and/or this company during 2008; That there has not been any disciplinary action taken against me and/or this company by the Georgia Department of Banking & Finance resulting in a license revocation or cease and desist ruling during 2008; That neither I nor any employee has been convicted of mortgage fraud or any other crime as a proximate result of the conduct of any loan origination or related activity during 2008; That I and/or this company are in compliance with all licensing requirements set forth by the State of Georgia; That the information provided in this application is true and correct, and I acknowledge that GAMB reserves the right to withhold publication of any individual or company name and deny eligibility for the following year, at GAMB's sole discretion, in the event that any information provided in this application is discovered to be false or inaccurate.

Name of Owner/Manager Completing Survey (Print)

Owner/Manager Signature

Date

Top Gun Loan Officer Publishing Information

Please complete the following information as you would like for it to appear in GAMB Top Gun published lists:

Company Name

Street Address

Bldg/Suite

City

State

Zip

Phone

Fax

Company Web Address

Owner/Manager E-Mail Address and Phone (For Questions)

Name of Principal of Company's Main Georgia Branch

Individual Loan Officer Qualifying Information

Please fill in the information below for each loan officer you would like to submit for qualification as a GAMB Top Gun Top Producing Loan Officer. The information requested on "volume" and "number of units" refers to residential loans made in the State of Georgia and secured by Georgia residential real estate. Please submit information only for the loans that each submitted loan officer originated and closed between January 1, 2008 and December 31, 2008. If you are submitting more than 3 loan officers, please copy this form or attach additional pages.

1
Loan Officer _____

Volume \$ _____ No. of Units _____

Loan Officer E-Mail Address _____

2
Loan Officer _____

Volume \$ _____ No. of Units _____

Loan Officer E-Mail Address _____

3
Loan Officer _____

Volume \$ _____ No. of Units _____

Loan Officer E-Mail Address _____

Return to GAMB by February 27, 2009 to 770-379-0740 by fax or to 4630 Clary Lakes Drive, Roswell, GA 30075.