MORTGAGE LOAN ORIGINATORS BOND # <PolicyNo>

KNOW ALL MEN BY THESE PRESENTS, that the undersigned <NameToPrint> as principal, of <CompanyName> and the undersigned Guardian Insurance Company, as surety, are held and firmly bound unto the Lieutenant Governor, Chairman of the Banking Board of the United States Virgin Islands, and his successors in office, as obligee, in the full and just sum of TWENTY-FIVE THOUSAND DOLLARS ($25,000.00) to which payment we bind ourselves and our respective successors and assigns jointly and severally by these presents.

WHEREAS, the laws of the Government of the Virgin Islands of the United States, Title 9 of the Virgin Islands Code, require all Mortgage Loan Originators to file with the Lieutenant Governor, a good and sufficient surety bond in a sum not less than TWENTY-FIVE THOUSAND DOLLARS ($25,000.00).

AND WHEREAS, the aforesaid principal <NameToPrint2> desires to transact business within the Territory of the Virgin Islands of the United States and has been informed by the Chairman of the Banking Board, that he requires a bond in the amount of TWENTY-FIVE THOUSAND DOLLARS ($25,000.00) and does by this instrument furnish and file said bond.

NOW, THEREFORE, the condition of the above bond is such that if the principal shall answer to the amount of the bond for all judgments, decrees or orders given, made or rendered against the principal by any court of the Virgin Islands of the United States for the payment of money, then this bond to be void and of no effect; otherwise, to remain in full force and effect. This bond will be in force for a term of One (1) year beginning the <EffDate> and ending <ExpDate>.

PROVIDED, HOWEVER, that the surety shall have the right to terminate its suretyship under this obligation by serving written notice of its election to do so upon the Lieutenant Governor, Chairman of the Banking Board, not less than ninety (90) days prior to the date on which the then existing license of the principal is to expire. Surety shall, however, remain liable hereunder for all judgments, decrees or orders given, made or rendered against the principal, based on obligations incurred during the period of suretyship.

IN WITNESS WHEROF, the said principal and said surety have set their hands and affixed their seals this <Day> day of <Month> <Year>

Principal:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Attest: By:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Secretary Officer of the Corporation

# STATE OF )

COUNTRY OF )ss:

On this the <Day2> day of <Month2> <Year2> before me the undersigned Notary personally appeared \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_who acknowledged himself to be the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, a corporation and that he, as such, being so authorized to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

In Witness Whereof, I hereunto set my hand and official seal.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public

Surety:

GUARDIAN INSURANCE COMPANY INC.

ATTEST: BY:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CELSO E. VARGAS, SECRETARY <Signature>

# STATE OF )

COUNTRY OF )

On this the <Day3> day of <Month3>, <Year3> before me the undersigned Notary personally appeared who acknowledged himself to be the <PredVic2> of Guardian Insurance Company Inc., a corporation and that he, as such, being so authorized to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as <PredVic3>.

In Witness Whereof I hereunto set my hand and official seal.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public