



**EMPLOYEE INFORMATION**

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Phone No.: \_\_\_\_\_ Date of Hire: \_\_\_\_\_

Cell Phone No.: \_\_\_\_\_

\_\_\_\_\_

**EMERGENCY INFORMATION**

Person to contact in case of emergency: \_\_\_\_\_

Phone No.: \_\_\_\_\_ Relation to you: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Family Physician: \_\_\_\_\_ Phone: \_\_\_\_\_

Allergies: \_\_\_\_\_

Current Medications: \_\_\_\_\_

Known Medical Conditions: \_\_\_\_\_



## Shore Mortgage Quality Control Program

The overall mortgage-origination market continues to increase at an astounding rate. Along with its growth, the occurrence of fraudulent mortgage transactions is increasing as well. Fraud within the mortgage transaction can range from disclosing false information on the loan application to generating false financial information through highly elaborate schemes.

As a result, Shore Mortgage maintains a Quality Control Plan for origination and servicing compliance. Our goal is to monitor the overall quality of loan production and servicing to assure that all employees are aware of and in compliance with our policies, HUD/FHA and other Investor requirements. Our Quality Control staff review procedures and implement quality control measures at every step of the process in hopes of detecting discrepancies before the loan transaction is closed.

A minimum of 10% of our closed production and rejected loans will be selected monthly for review. A compliance review includes Re-verification and may include borrower interviews. The file will be reviewed in an effort to evaluate the compliance of our employees with our policies, requirements of HUD and to identify any material discrepancies.

We will review loans pulled for audit to monitor overage activities to prevent illegal discrimination. The occurrence of fraud within the mortgage application process will be reviewed on the application level or fraud committed by a person directly involved in the lending process.

Upon discovery of any violations of law or regulation, significant false statements or program abuses the information will be submitted to senior management for review and could result in an employee's immediate termination.

I have read the above information and understand its contents as evidenced by my signature below.

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Employee Signature

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Date



## SHORE MORTGAGE EMPLOYEE PRIVACY NOTICE

You are given access to our phone system, e-mail and computer network to assist in performing your specific duties and responsibilities. You should not have an expectation of privacy in anything you say, create, store, send or receive on these systems. The phone system and computer network belong to the company and are intended for business use only. Without prior notice, the company may listen and /or monitor any phone messages, or review any material created, stored, sent or received on the computer network or through the internet or e-mail services.

You are not allowed to share you passwords or user names on any Shore Mortgage system you are authorized to access. If you suspect that another employee or person not authorized by management is using your network password or user name, it is imperative that you supervisor is notified immediately. Failure to do so could leave out system vulnerable to compromise with the responsibility fully on the shoulder of the employee failing to act as directed in this policy.

I have read and received a copy of the Shore Mortgage Privacy Notice.

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Employee Signature

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Employee Name

---

Date



## SHORE MORTGAGE HARASSMENT POLICY

It is the policy of Shore Financial Services, Inc. D/B/A Shore Mortgage, that any form of harassment which creates a hostile, intimidating or offensive work environment for any employee upon the basis of his or her race, color religion, sex, national origin or any other diverse human characteristics is strictly prohibited. Anyone violating this policy is subject to disciplinary action up to and including discharge.

Any employee who feels that he or she is a victim of any such harassment is required as a condition of their employment to report it as a potential violation of this policy. Shore Mortgage provides internal problem-solving and investigative procedures for this purpose, which are sensitive to privacy concerns and handled with discretion. Shore Mortgage needs your cooperation and help if it is to rid the workplace of all such barriers to our mutual respect, teamwork, productivity and success.

Any employee who feels that he or she has been a victim of harassment should report the incident as soon as possible after the occurrence to any supervisor or Kathy Welty.

### EMPLOYEE ACKNOWLEDGEMENT

I acknowledge that I have received a copy of the foregoing Policy Prohibiting Harassment and I understand that every employee is required to comply with such policy. When I have a concern about a possible violation of Shore Mortgage's Policy Prohibiting Harassment, I will report such concern to a supervisor or Kathy Welty.

---

Employee Signature

---

Employee Name

---

Date





## Please follow these simple steps to set up your phone and voicemail.

### To Set Up Your New Mailbox

1. Press the Messages key (Envelope button) to LOG IN. (If you press this and you hear "Thank you for calling Shore Mortgage.." You do not have a voice mailbox to set up.)  
(Please put a ticket in and IT will set one up for you)
2. Your temporary password will be **12345**. You will hear Welcome to Unity". Unity's tutorial will play until you successfully complete the mailbox setup.

### To Record Your Name

3. At the tone, "Say Your First and Last Name"
4. Press #
5. If you like the recording, press # to accept  
\* to cancel or back up to a previous menu  
# to skip or move ahead  
# to skip a users greeting  
## to switch between alpha & numeric

### To Record Your Standard Greeting

6. When prompted, press 1
  7. At the tone, "Record Your Greeting"
  8. Press #
- Note: To Erase and re-record, press 1
9. To Accept, press #

### To Change Your Password

10. Enter your new password
11. Enter the new password Again

### To Change Your Directory Listing Status

12. Press 1 to change your listing status, or press # to keep your current status.

### To Exit Mailbox Set-Up

- When complete Cisco Unity will say: "You have finished Enrollment."
13. Press \* to Exit setup and return to the main menu

### To Access Voicemail from Outside the Office or Another Extension

Dial the Shore Mortgage back line 1-888-462-7467 and press \* and your ID (extension #) and password and follow prompts

### To Access Email from Outside the Office or Another PC

Go to the Shore Mortgage website – [www.shoremortgage.com](http://www.shoremortgage.com). Click Employee Mail and Fax at bottom of home page and enter in your regular Login and Password to enter.

If you have questions, or need further instructions, please visit this link:

<http://support.shoremortgage.com/index.php? m=knowledgebase& a=view&parentcategoryid=3&pcid=0&nav=0>



## Dear New Employee:

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**Welcome to your First Day at Shore Mortgage!** To help you with your transition into your new role, we have enclosed some helpful information into this packet to get you started.

### **How do I Login into my Computer?**

Please refer to the New User Set up sheet which will contain all of your logins and passwords. In addition, your new Shore Mortgage email address is included.

### **How do I set up my Phone and Voice Mail?**

Please refer to the Phone and Voice Mail instruction sheet. You will receive your Phone Extension from your manager once you are assigned your permanent workspace.

### **How do I Punch-in and Punch-out of work?**

Please refer to the sheet that details our Attendance on Demand program.

### **What am I expected to wear to work?**

The Dress Code document will outline our policy.

### **Who would I talk to if I know someone interested in working for Shore?**

Refer to the Employee Referral Program or log onto <http://mysource.shoremortgage.com/>

### **How can I find out more information on company policies and procedures?**

We have included a copy of our Employee Handbook for you to keep.

### **When can I expect my first paycheck?**

Employees are paid on the 15<sup>th</sup> and the last day of the month. Depending on your hire date, you will be paid for time earned within that pay period.

### **When will I learn about company benefits?**

Please refer to the Employee Handbook for detailed information.

### **Where should I park?**

Employees may park in the rear lot of the 770 building or in the Adams Square lot across the street. DO NOT park in the doctor's office building directly South of 770 or in the spaces marked "Compact Cars Only" along the fence at Adams Square.

### **Where is the Human Resources Department located?**

Human Resources is located on the lower level of the 770 building. You may contact the following individuals regarding these specific questions:

Please be sure to review the Identity Theft Prevention Policy & Procedures Manual included in this packet

**Dawn Booker, VP Marketing/Human Resources x 5540** – Payroll, Benefits and general HR questions

**Lana Fudym, Human Resources Coordinator x 5801**- Payroll, Benefits and general HR questions or concerns

**Anne Macauley, Marketing Coordinator/Human Resources Assistant x 5811** – Marketing questions

**Judie Levitt, Recruiting Manager x 5853**– Employee Referrals or general employment questions

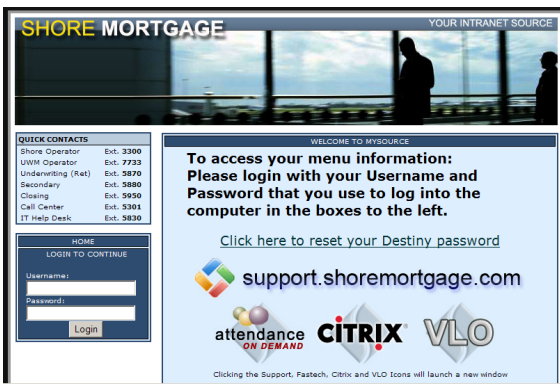
Congratulations and Welcome Aboard!

[The Recruiting Team at Shore Mortgage](#)



**Please follow these simple steps to punch in and out at work and utilizing the Attendance On Demand system**

1. Open Internet Explorer, you will see MYSOURCE
2. MYSOURCE will have the icon: Attendance on Demand. Click on icon
3. The Login Window will open



**Login**

Each employee will be prompted for their ID / Badge number, and a designated PIN number.



# Employee Self Service

**B**adge/**I**D

**P**IN

Login

**Login - Enter your Badge or ID number and your PIN.**



## Activity Tab

The Activity tab within ESS shows any / all activity that you have performed while in ESS.

**INFOTRONICS** **3:15:36 PM** [Change PIN](#) Charles  
[Refresh](#) Barkley  
[Log Off](#) 1  
 Tue Dec 9 2008

[Punch](#)
[Activity](#)
[Time Card](#)
[Schedules](#)
[Benefits](#)
[Archives](#)

Recent Activity		
Operation	Description	Timestamp
Logged into System	Logged In	Tue Dec-09 08 3:15p
Logged into System	Logged In	Mon Dec-01 08 9:29a
Logged into System	Logged In	Mon Dec-01 08 9:28a
Request Time Off	Removed Leave Request of Tue Dec-02 08	Mon Dec-01 08 7:02a
Request Time Off	Removed Leave Request of Tue Dec-02 08	Mon Dec-01 08 7:02a

**Time Off Requests**  
 There are no requests for time off in the system.

### Punch IN or OUT

**Punch IN / OUT** – Simply click the Punch button. This uses the server time for the transaction.

You'll see the punch transaction information presented in the Recent Activity section. If you inadvertently punch twice within the same minute, the punch will NOT be accepted and you'll see the Duplicate transaction information.



## Request Leave

**Request Time Off** – Simply click the Request time off button.

**INFOTRONICS** **3:19:57 PM** [Change PIN](#) Charles  
[Refresh](#) Barkley  
[Log Off](#) 1  
 Tue Dec 9 2008

Punch    Activity    Time Card    Schedules    Benefits    Archives

**Request Time Off**

**Recent Activity**

Operation	Description	Timestamp
Request Time Off	Barkley, Charles J Request 8:00 Time Off on Wed Dec-31 08 "Going to Beach"	Tue Dec-09 08 3:19p
Punch	Barkley, Charles J Transaction Accepted	Tue Dec-09 08 3:16p
Logged into System	Logged In	Tue Dec-09 08 3:15p
Logged into System	Logged In	Mon Dec-01 08 9:29a
Logged into System	Logged In	...

**Time Off Requests**

Status	Request	Date	Amount	Comments	
Submitted	Vacation	Wed Dec-31 08	8.00	Going to Beach	<a href="#">Remove Request</a>

1. Choose the Date for the request.
2. Choose Portion of Shift when performing a partial day request. Choose from Beginning of Shift (Arrive Later), End of Shift (Leave Earlier), or Middle of Shift. If performing a full day, leave at default setting.
3. Enter the amount of hours.
4. Select the type of personal time to use.
5. Enter any notes of comments for you manager to see

**Enter Time Off Request**

**Date**  ▼  
Select the day you will be absent.

**Portion of Shift**  ▼  
Select the part of your shift where you will be absent.

**Amount of Time**   
Enter the amount of time to take off. The minimum amount permitted is 1:00 (hours).

**Personal Time**  ▼  
Select the type of personal time to use.

**Notes**  ▼  
Enter any notes or comments.



## Monitoring Requests

INFOTRONICS

**3:19:57 PM**

Tue Dec 9 2008

[Change PIN](#)  
[Refresh](#)  
[Log Off](#)

Charles  
 Barkley  
 1

Punch

Request Time Off

Activity | Time Card | Schedules | Benefits | Archives

**Recent Activity**

Operation	Description	Timestamp
Request Time Off	Barkley, Charles J Request 8:00 Time Off on Wed Dec-31 08 "Going to Beach"	Tue Dec-09 08 3:19p
Punch	Barkley, Charles J Transaction Accepted	Tue Dec-09 08 3:16p
Logged into System	Logged In	Tue Dec-09 08 3:15p
Logged into System	Logged In	Mon Dec-01 08 9:29a
Logged into System	...	...

**Time Off Requests**

Status	Request	Date	Comments
Submitted	Vacation	Wed Dec-31 08	8.00 Going to Beach <a href="#">Remove Request</a>

Employees will also see any Leave Request activity on the Activity Tab and [Remove Request](#), if their manager has not yet approved or denied the request. Once the request has been either approved or denied by a manager, the employee can easily see the status of the request. Approved requests will also appear in the employee's schedules.

Time Off Requests				
Status	Request	Date		Comments
Denied	Vacation	Fri Aug-29 08	8.00	Going to the Beach.

Time Off Requests				
Status	Request	Date		Comments
Approved	Vacation	Fri Aug-29 08	8.00	Going to the Beach.

## Time Card Tab

The Time Card tab within ESS allows an employee to view their current and previous pay period time cards, Hours Summary, and Adjustments that have been made.



## Schedules Tab

The Schedules tab within ESS allows you to view your schedules.

**INFOTRONICS** **3:22:56 PM** [Change PIN](#) Charles  
[Refresh](#) Barkley  
[Log Off](#) 1  
 Tue Dec 9 2008

Punch ▾ Activity ▾ Time Card ▾ **Schedules** ▾ Benefits ▾ Archives ▾

Request Time Off

[Prev. Month](#) [Next Month](#) [This Month](#) [Help](#)

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Week of Oct-26	Off	7a/3:30p	7a/3:30p	7a/3:30p	7a/3:30p	7a/3:30p	Off	40.00
Week of Nov-2	Off	7a/3:30p	7a/3:30p	7a/3:30p	7a/3:30p	7a/3:30p	Off	40.00
Week of Nov-9	Off	Flex 8.00	Flex 8.00	Flex 8.00	Flex 8.00	Flex 8.00	Off	40.00
Week of Nov-16	Off	Flex 8.00	Flex 8.00	Flex 8.00	Flex 8.00	Flex 8.00	Off	40.00
Week of Nov-23	Off	7a/3:30p	7a/3:30p	7a/3:30p	Off	7a/3:30p	Off	32.00

## Benefits Tab

The Benefits tab within ESS allows you to view your current benefit balances and benefit earnings and payment history.

**INFOTRONICS** **3:23:27 PM** [Change PIN](#) Charles  
[Refresh](#) Barkley  
[Log Off](#) 1  
 Tue Dec 9 2008

Punch ▾ Activity ▾ Time Card ▾ Schedules ▾ **Benefits** ▾ Archives ▾

Request Time Off

[Help](#)

▾ Sick ▾ Vacation ▾ Personal ▾

Sick activity from Tue Jan-01 08 to Wed Dec-31 08  
 (earliest adjustment date is Dec-30-1899)

Date		Credit	Debit	Balance
Tue Jan-01 08	Balance In			40.00
Sun Mar-30 08	20.00 Sick Sun Mar-30 08			20.00
Thu Jan-01 09	Balance Out			20.00



## Archives Tab

The Archives tab within ESS allows you to view any past timecards.

**INFOIRONICS** **3:24:17 PM** [Change PIN](#) Charles  
[Refresh](#) Barkley  
[Log Off](#) 1  
 Tue Dec 9 2008

Punch | Activity | Time Card | Schedules | Benefits | **Archives**

Select another Pay Period [Help](#)

Showing period from Sun Aug-10 08 to Sat Aug-16 08

Timecard | Period Summary | Audit Trail

Date	In	Out	In	Out	Amount	Schedule	Exceptions
Sun Aug-10 08							
Mon Aug-11 08	7:01a	3:30p			7.98	7:00a/ 3:30p	Tardy
Mon Aug-11 08					7.98	Regular	
Tue Aug-12 08	7:00a	4:34p			9.07	7:00a/ 3:30p	Left Late
Tue Aug-12 08					9.07	Regular	
Wed Aug-13 08	7:00a	3:30p			8.00	7:00a/ 3:30p	
Wed Aug-13 08					8.00	Regular	
Thu Aug-14 08	7:00a	3:30p			8.00	7:00a/ 3:30p	
Thu Aug-14 08					8.00	Regular	
Fri Aug-15 08	8:00a	4:31p			8.02	7:00a/ 3:30p	Tardy, Left Late
Fri Aug-15 08					6.95	Regular	
Fri Aug-15 08					1.07	Overtime	
Sat Aug-16 08							

Simply [select another Pay Period](#) to view different historical timecards.

**If you have any questions or require further assistance, please contact Lana Fudym in the Human Resources Department at x 5801.**



## DRESS CODE

All employees are expected to practice good hygiene and arrive at work clean and well groomed. All clothing should be clean, neat, and free from tears. Hair must be clean and neat; if it is colored, it must be a color that is a natural hair color. Examples of unacceptable hair color are blue, green, purple etc. Men should be freshly shaven, or may be permitted, subject to your Supervisors approval, providing the employee is well trimmed. To prevent loss or injury, jewelry should be kept to a minimum. Earrings are acceptable however; other rings or "piercings" through the nose, eye brow or other body parts may not be worn while at work.

Your personal appearance is very important to both you and to the company. Neat and conservative attire makes a favorable impression. Therefore, if you have any doubt about how your apparel may be perceived by others, ask your supervisor or Human Resources. If your supervisor or Human Resources does not feel that your dress is appropriate, you will be advised. The purpose of these appearance standards is to promote a comfortable work environment that is free of unnecessary

distraction. Employees' dress and grooming should not draw attention or interfere with the performance of work duties. Employees who report to work inappropriately groomed or attired will be sent home to change without pay.

The second time that an employee reports to work inappropriately groomed or attired will be sent home for the remainder of the day without pay. The third time will result in termination of employment. All sales personnel are expected to dress in "Professional Businesslike Clothing". The internal office staff not in sales may dress in "Business Casual" unless otherwise requested. A professional demeanor is always required. Shore Mortgage does not have regular scheduled "casual days" or "dress down days" however, staff may dress in "Business Casual" with the exception of Loan Officers. When guests are expected in the office you may be asked to dress in Professional Clothing for the day. Professional Businesslike Clothing is defined as: shirts with collars and a tie for men. Women are expected to be dressed in business suits, skirts with dressy blouses, dresses etc. Business Casual is defined as: Dockers type slacks with a nice shirt, golf shirts with a collar, appropriate crew or v-neck collared shirts, dress slacks, sleeveless tops as long as the entire shoulder is covered, business type/dressy skorts, capris, and gauchos, hose must be worn with skirts and dresses if the skirt or dress does not fall below your knee. Additionally, skirts and dresses cannot be shorter than 6 inches from the floor (in the kneeling position). Skirts, dresses, pants and shirts should not be form fitting.

Examples of clothing not allowed: T-shirts with printing other than the Shore Mortgage logo, low-cut shirts, jogging slacks, sweats, flannel, spandex, fishnet hose, corduroys, overalls, baseball caps, any type of hat, slacks made of knitted fabric, velvet or heavy gauge T-shirt material slacks (with or without long tops), stretch pants, mini skirts, shorts or Bermuda length shorts, stirrup pants, cutoffs, jeans, peddle pushers, leggings, velvet jeans, cargo pants, tank tops (without a suit jacket) or any top that exposes a bare midriff or back is not acceptable, tennis shoes, beach shoes/flip flops/thong sandals, play shoes usually worn with non business attire.

**If you are unsure of any items listed in this dress code, please contact the HR Department.**

***Casual days will be announced to you via email or manager approval***



## Direct Deposit Enrollment

1. Please complete and sign the attached Authorization for Automatic Deposit form.
2. State Law requires that we receive written authorization from each employee for direct deposit.
3. Each employee can choose to disburse their payroll check to a maximum of 2 individual bank accounts.
4. A voided check must be included for each checking account used.
5. A bank specification sheet or a letter from your bank must be included for each savings account.
6. Funds can be disbursed by dollar amount or percentage of net pay.
7. Your net pay will be available in the account(s) of your choice the morning your scheduled pay date.



## Direct Deposit Enrollment

1. Please complete and sign the attached Authorization for Automatic Deposit form.
2. State Law requires that we receive written authorization from each employee for direct deposit.
3. Each employee can choose to disburse their payroll check to a maximum of 2 individual bank accounts.
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6. Funds can be disbursed by dollar amount or percentage of net pay.
7. Your net pay will be available in the account(s) of your choice the morning your scheduled pay date.



**To: All Employees**  
**From: Paula Holbird**  
**Date: October 16, 2009**  
**Subject: QC Memo #2009-04, FACT Act Identity Theft Prevention Policy & Procedures**

In the financial business, we are privileged with the opportunity to view our customer's private information in all facets of the loan process, from the point of origination through the transfer of servicing to the payoff of a loan. Effective **November 1, 2009**, we must manage and control all customer information including our employee's information.

**Every employee and all future employees will be required to read the attached information and acknowledge in writing that they understand the importance of the FACT Act procedures.**

An Internal Risk assessment has been completed and areas have been identified where there are potential weaknesses in current day activities.

**All loan files must be out of sight at the end of the day. They cannot be left in racks or in stacks on desks. Desk drawers and overhead cabinets are to be used for these purposes. If you do not have adequate space, please let your supervisor/manager know immediately so that a remedy can be found.**

**When stepping away from your desk, you must secure your computer, there are no exceptions. You lock your computer by pressing CTRL-ALT-DELETE on your keyboard. This locks your machine so that only the logged on user or an administrator can gain access to your computer.**

**You should never leave your passwords on your desk (i.e., inside/under a coffee cup, in an un-locked desk drawer, sticky-note on your wall, etc.). If you are having difficulty with this step, please let your supervisor/manager know so that the IT Department can be contacted.**

**Be aware of what you are throwing away in your trash can. A good rule of thumb is if you could eat from it, drink from it, or use it to clean up spills, it goes in your trash can. Everything else should go into locked recycle bins. If you do not know where these are located, please ask your supervisor/manager. Leaving items to be recycled in a box next to or under your desk is not acceptable. We use a service provider to destroy all of our recyclable papers.**

**All offices must be locked each evening to further protect our employee's and customer's private information. We are adopting the "Clean Desk Policy" (see attached) that must be completed at the end of each day by the Branch/Department Manager or an employee who has been given the responsibility to do the end-of-the day walk through to ensure that nothing confidential was left out.**

**Maintain files and/or borrower data on the Company's premises and no such information shall be removed from the Company premises, without prior approval by your supervisor/manager.**

Our customer's and our employee's depend on you to keep their personal and/or proprietary information private, used for the intended purpose and not improperly disclosed. Any breach of this area could place the Company and the employee in an awkward public relations situation and quite possibly in a legal situation.

In accord with its policies of protecting confidential information, the Company has made available locked containers for the accumulation of documents to be shredded. Any employee found to be tampering with, improperly using and/or abusing any of the locked containers will be subject to immediate disciplinary action, up to and including immediate termination. If materials have been inadvertently deposited into one of the locked containers the Employee must contact his/her immediate supervisor/manager regarding retrieval of such material. An employee's "self-help" retrieval will subject the Employee to immediate disciplinary action, up to and including immediate termination.

**If you have any questions regarding this memo, please consult with your supervisor/manager.**  
**FAILURE TO COMPLY WITH THE STRICT STANDARDS OF CONFIDENTIALITY MAY RESULT IN  
EMPLOYEE DISCIPLINE, UP TO AND INCLUDING TERMINATION.**