

Employee Background Check Policy & Authorization



Background Check Policy

Utah statute requires good moral character from all mortgage license applicants. Old Providence adheres to the same guidelines as laid out by the state for consideration when evaluating an applicant's moral character, including:

- The circumstances with led to any criminal convictions.
- The amount of tem that has passed since the individual's last criminal conviction.
- Past acts related to honesty or character involving the business of residential loans.
- Whether the individual has been guilty of dishonest conduct in the five years preceding the application that would have been grounds under Utah law for revocation or suspension of a registration or license had the individual then been registered or licensed
- Character testimony or character references provided by the applicant
- Whether a civil judgment based on fraud, misrepresentation or deceit has been entered against the individual, or a finding for these has been made in a civil suit, regardless of whether related to the residential mortgage loan business, and whether any money judgment has been fully satisfied;
- Whether fines and restitution ordered by a criminal proceeding have been fully satisfied, and whether the individual has complied with court orders in the criminal proceeding;
- Whether a probation agreement, plea in abeyance, or diversion agreement entered into in a criminal proceeding in the past ten years has been successfully completed;
- Whether any tax or child support arrearages have been paid; and
- Whether there has been good conduct on the part of the individual subsequent to the individual's offence.

The individual must also demonstrate honesty, integrity, and truthfulness.

Prior to receiving an official employment offer from Old Providence Mortgage Co., applicants must successfully pass a thorough background screening which will include criminal background as well as a review of personal credit profile and character references.

Applicant Name: _____

Address: _____

Prev. address (if <2 years): _____

Social Security Number: _____

Date of Birth: _____

I authorize Old Providence Mortgage Co. to investigate my criminal background and credit profile as outlined above. Any applicable items that may require explanation are included on the following page.

Signature