



Helping lenders focus on lending.

# Compliance & Security Artifact (CSA)

## Comprehensive Informational Response to Due-Diligence for Financial Institutions

STRICTLY PRIVATE, PROPRIETARY, AND CONFIDENTIAL

*By opening this document and proceeding to use any page, with exception of this cover page and Page 2 (P02), You accept and agree to the Terms and Conditions found on Page 2 (P02).*

v1.7.1

# Terms and Conditions

## Restricted Use

This artifact is intended solely for the information and use of the Customers (“Customer”, “You”) and partners of Surge Solutions, LLC and its affiliates (“Surge”), and their auditors who audit and report on financial statements or internal control over financial reporting and have sufficient understanding to consider it, along with other information including information about the controls implemented by Surge, when performing an assessment by Customer and for discussion purposes. This information is provided “as-is” with no representations or warranties whatsoever, and may change at any time due to a variety of factors, such as changes to your requirements or changes to the Services. Surge does not agree to and disclaims all terms, conditions, representations and warranties, whether express, implied, statutory or otherwise, purported to apply to this Response, whether set forth in a website, an online portal or in another manner in the Request for Information. All obligations must be set forth in a separate written agreement between Customer and Surge or an Order Form. This artifact is not intended to be, and should not be, used by anyone other than the specified parties herein.

## Nondisclosure Agreement (NDA)

This confidential artifact is subject to the Confidentiality and Nondisclosure terms of the Surge Master Subscription Agreement (“MSA”) found at:

<https://workwithsurge.com/msa>

The terms in the MSA are not intended to replace any other NDA between You and Surge. If You have entered into a separate nondisclosure agreement with Surge regarding the use, disclosure, and ownership of confidential information disclosed by Surge, then that separate nondisclosure agreement will apply instead of the MSA, provided that “Confidential Information” (or equivalent term) as defined in that separate nondisclosure agreement covers at least the same information covered by Confidential Information, as defined in the MSA. This artifact does not grant immunity from any legal/regulatory obligations and is meant for assessment by Customer only.

# Contents

## **Company Profile** **03**

Who We Are

## **Financial & Insurance** **04**

Articles of Organization

W-9 Form

Insurance Coverage

## **Security & Policy** **05**

Business Continuity and Disaster Recovery Plan

Change Management Policy

Complaint Handling Policy

Enterprise Risk Management Policy

Information Security Policy (InfoSec)

Privacy Policy

Quality Control Policy

Vendor Management Policy

## **Security & Policy** **06**

Vendor Management Policy

## **Audit Documents** **07**

SOC 1 Type 2 Report

SOC 2 Type 2 Report

SOC Continued Operations Letter

ISO 9001, 22301, 27001, 27017, 27018, 27701

Regulatory Principals

# Company Profile

Surge was founded in response to the perceived barrier that legacy technology presents to the digital-first lending transformation. Built by a community of purpose-led individuals who have worked in the lending and technology industries for decades, our mission is to disrupt lending technology with our digital-first Lending Operating System.

We've conditioned our craft through years of repeatedly solving similar, but unique challenges. This experience has enabled us to curate patterns, practices and products for the highest value solutions, which in-turn are the Origination Cloud services we offer today. This approach to technology keeps your investment focused on the highest value in the shortest amount of time.

We see Origination Cloud as a powerful tool for lenders, providing robust conventions and rapid go-to-market speed for new points of sale, institutional partnerships, and end-to-end loan origination. Execution of a digital-first lending transformation brings plans and opportunities to every facet of the business. Partnership is imperative as we execute with an agile plan, incrementally unlocking opportunities while accruing total transformation in parallel.

Together with you, we'll surge forward - from legacy technology to digital-first lending.

## Who We Are

**American Craftsmanship** - Pioneering end-to-end digital loan fulfillment from the Mortgage City, we have a history of helping Lenders, and the people behind them, focus on lending.

**Lenders at heart** - This tradition is instilled deep in our history: Our team consists of industry thought leaders in sales, operations, and technology who have driven some of the most strategic initiatives with America's top lenders.

**Vision** - The digital-first lending transformation can be as challenging as its execution. Our shared vision manifests in partnership, trust and alignment - threads that bind us with our clients as we materialize our shared vision to market.

**Strategic Partner** - We ensure technology is working for Lenders, and Lenders are not working for technology. We've been on both sides of the fence, driving adoption and value is our competency.



## Financial & Insurance

### Articles of Organization

Click the paperclip icon in the top left of this document to view and open the attached document.

### W-9 Form

Click the paperclip icon in the top left of this document to view and open the attached document.

### Insurance Coverage

Click the paperclip icon in the top left of this document to view and open the attached document.



# Security & Policy

## **Business Continuity and Disaster Recovery Plan**

Click the paperclip icon in the top left of this document to view and open the attached document.

## **Change Management Policy**

Click the paperclip icon in the top left of this document to view and open the attached document.

## **Complaint Handling Policy**

Click the paperclip icon in the top left of this document to view and open the attached document.

## **Enterprise Risk Management Policy**

Click the paperclip icon in the top left of this document to view and open the attached document.

## **Information Security Policy (InfoSec)**

Click the paperclip icon in the top left of this document to view and open the attached document.

## **Privacy Policy**

Click the paperclip icon in the top left of this document to view and open the attached document.

## **Quality Control Policy**

Click the paperclip icon in the top left of this document to view and open the attached document.



# Security & Policy

## Vendor Management Policy

Click the paperclip icon in the top left of this document to view and open the attached document.



## Audit Documents

### **SOC 1 Type 2 Report**

Click the paperclip icon in the top left of this document to view and open the attached document.

### **SOC 2 Type 2 Report**

Click the paperclip icon in the top left of this document to view and open the attached document.

### **SOC Continued Operations Letter**

Click the paperclip icon in the top left of this document to view and open the attached document.

### **ISO 9001, 22301, 27001, 27017, 27018, 27701**

Click the paperclip icon in the top left of this document to view and open the attached document.

### **Regulatory Principals**

Click the paperclip icon in the top left of this document to view and open the attached document.