**Boxwood Mortgage LLC**

**Record Retention Policy**

**Purpose**

Boxwood Mortgage LLC shall maintain books, records, loan files, disclosures, and supporting documentation in accordance with applicable federal and state laws and regulations.

**Loan Files**

The Company shall maintain mortgage loan files, disclosures, adverse action notices, and supporting documentation for the period required by applicable federal and state law, but no less than the minimum retention period required by the applicable regulator or investor.

**Compliance Records**

The Company shall retain records relating to:

- Quality Control reviews
- AML/BSA compliance
- OFAC screening
- Red Flags compliance
- Fair Lending reviews
- Employee training records
- Complaint records
- Advertising and marketing materials
- Licensing records

**Electronic Storage**

Records may be maintained electronically provided that they remain accessible, secure, and reproducible upon request by regulators or investors.

**Destruction of Records**

Records that have satisfied their retention period shall be destroyed in a manner designed to protect consumer confidential information, including shredding or secure electronic deletion.

**Responsibility**

Geroldine "Patti" Contrasto, President and Compliance Manager, shall be responsible for oversight of the Company's Record Retention Program.

**Annual Review**

This policy shall be reviewed annually and updated as necessary.

---

**Signature Block**

Approved this July 2026.

Geroldine "Patti" Contrasto
President and Compliance Manager
Individual NMLS #294661

Boxwood Mortgage LLC
Company NMLS #1824674
2700 Post Oak Blvd, Floor 21
Houston, Texas 77056