LOAN BROKER AGREEMENT

Pursuant to Indiana Admin. Code Title 710 §1-22-5

Borrower(s):	 Date:		
Property Address:	 		
Broker: License #:	 		
NMLS ID#:	 		

NO STATEMENT OR REPRESENTATION BY A LOAN BROKER IS VALID OR ENFORCEABLE UNLESS THE STATEMENT OR REPRESENTATION IS IN WRITING.

Do not sign this agreement before you read it. YOU MUST SIGN AND RETURN THIS DOCUMENT TO US PRIOR TO YOUR LOAN CLOSING. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. The Broker is acting in a mortgage brokerage capacity, and will provide, at least, the following services in assisting you in securing real estate financing:

- * Mortgage program explanations and prequalification
- * Collecting financial information coordination
- * Coordination of closing, as appropriate
- * Working with the title company on imperfections
- * Application completion assistance
- * Loan Approval/acceptance
- * Appraisal ordering/coordination

The Broker is prohibited from making or causing to be made any false, deceptive, or misleading statement or representation in regard to services being offered by the Broker.

Signing this Agreement does not constitute a mortgage loan approval. In this Agreement, the broker indicated above is referred to as the "Broker", the entity which may provide the mortgage loan approval and funds for the mortgage is referred to as the "Lender" and you are referred to as "you" or the "Prospective Borrower".

The Broker is acting as your agent in providing the services indicated above. In this capacity as your agent, we will meet our fiduciary responsibility of providing the utmost care, honestly and loyalty, including but not limited to, providing you full disclosure of all material facts during the process of assisting in obtaining financing for your mortgage needs.

The Broker does not require any fees from you in advance of the closing that are paid to us. The only advance fees that may be collected are paid to third party providers of services required during the

processing of your loan request. The possible fees you may pay in advance include, but are limited to; appraisal fees, credit report, Homeowner Association fees for completion of required documents on a condominium, etc. Once these fees have been paid and the third-party provider has performed the service the fees are non-refundable.

You understand that the Broker does not make mortgage loans but arranges loans from a Lender. The mortgage broker is not a credit provider. **The Broker gets paid by the Lender or you at the time of the loan closing.** In consideration of the Broker's provision of services, you agree to pay the following compensation to the Broker:

Administrative Fee:	\$			Rate Lock Fee	e: \$
Application Fee:	\$			Discount Fee:	\$
Commitment Fee:	\$			Other Fees:	\$
Origination Fee:	\$	or	% of the loan amoun	nt	
Broker Fee:	\$	or	% of the loan amoun	nt	
Or,					
You acknowledge the which is not directly			e Broker up to \$	or	% of the loan amount
The maximum cost of due unless and until			ted above) are \$		These charges are not
Term of Agreement	:				
This Loan Brokerage	Agreement	is valid fron	n the date of signing t	until	·
You should be aware different mortgage br understand; and, to as charges before you as	okers and le	nders; to asl Loan Estima	c questions about char te or Good Faith	rges and loan to	<u> </u>
Consumer Complain	nt or Injury	7			
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SHOULD CONTAC BELOW:	T THE SEC	URITIES D	IVISION THROUGH	——' H ONE OF THI	E MEANS LISTED

BY U.S. MAIL:

INDIANA SECRETARY OF STATE, SECURITIES DIVISION 302 W. WASHINGTON ST, ROME E-111, INDIANPOLIS, IN 46204

BY TELEPHONE:

1-800-223-8791

BY INTERNET:

http://www.in.gov/sos/securities/index.html

By signing this agreement you acknowledge and agree that you are authorizing:

- 1. the Broker to process your loan request for the purpose of obtaining a real estate financing;
- 2. the Broker to transmit a copy of this agreement to the prospective Lender;
- 3. the Lender to deduct the Broker's fee from the loan proceeds, if applicable, at the time of closing and pay the Broker directly at such time.
- 4. the Broker to release any and all necessary documents and information to the prospective Lender for the purpose of procuring your mortgage loan; and
- 5. the release of any information to the Real Estate Broker relating to the disposition and status of your mortgage application, if applicable.

It is understood that the Broker works on a best effort basis and has not guaranteed to procurement of this loan. This agreement shall be construed in accordance with and governed by the laws of your state without giving effect to choice of law rules. It is agreed that Prospective Borrower(s) fully understands this agreement and has/have complete authority to execute the same.

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ove document and acknowledge	owledge receiving a copy by sign	ning below.							
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Date	Co-Borrower	Date							
Broker's Authorized Signature		_							
	Date	-							
	Date	Date Co-Borrower ignature Originator ID No.	ignature Originator ID No.						

Acknowledgement