☐ Check here if Original Disclosure

☐ Check here if this is an "addendum" to the original Disclosure due to following reason(s):
☐ **Loan Amount Change** ☐ **Program Change** ☐ **Re-Lock** ☐ **Lowering Fees**

BROKER COMPENSATION AGREEMENT

Broker: _____ Borrower(s): _____

Loan # (if Known): _____ Property Address: _____

OUR SERVICES: We are acting as your Mortgage Broker. By signing below, you request us to arrange a mortgage loan from a Mortgage Lender and you agree to the Broker Fees listed below for our services.

BROKER FEES: Our Broker Fees may be paid by you directly, or the Mortgage Lender may pay all or a portion of our Broker Fees on your behalf at loan closing. This payment to us by the Mortgage Lender is typically called a yield-spread premium. Your interest rate will be higher if you choose a yield spread premium than if you decide to pay our Broker Fees at closing. We have discussed this pricing option with you. In addition to our Broker Fees, estimates of other fees you will pay in connection with your loan are shown on your Good Faith Estimate of Closing Costs.

Broker Fees That You Will Pay Directly:

Name Of Fee	**Amount of Fee**
Application Fee	(+) $ _____
Broker Fee	(+) $ _____
Broker Processing Fee	(+) $ _____
Other: _____	(+) $ _____
Other: _____	(+) $ _____
Broker Compensation That the Lender Will Pay: The Lender will pay a yield spread premium to us as your Broker. (If no yield spread premium is to be paid, please mark as "N/A" or "Not Applicable".)	(+) $ _____
Closing Costs Paid by Broker. This amount is deducted from Total Broker Compensation.	(-) $ _____
TOTAL COMPENSATION PAID TO BROKER	(=) $ _____

YOUR MORTGAGE LOAN

You are currently applying for a mortgage loan in the amount of $_____. If your actual loan amount is different, then the dollar amount of any fee shown above that is based on a percentage of the loan amount may increase if the loan amount increases, or decrease if the loan amount decreases. You will be provided a new disclosure if this occurs.

By signing below, I acknowledge that I have received a fully executed copy of this Agreement at the time of my mortgage application. It has been explained to me and I understand it. I voluntarily enter into this Agreement and agree to the Broker Compensation above.

_____ _____
Loan Officer Name Date Applicant Name and Signature Date

BY:

_____ _____
Loan Officer Signature Date Applicant Name and Signature Date

1241 E. Shaw Avenue ♦ Fresno, CA 93710
Phone (559) 222-3100 ♦ Toll Free (800) 867-9813 ♦ Fax (559) 222-4791
usmort@usmortgagecenter.com ♦ www.usmortgagecenter.com