



Wholesale Lending Division
Lender Paid Broker Compensation Agreement

Initial Agreement or Change Request:

- **Initial Agreement** - Date Submitted: _____
In effect for all application submitted on/after April 1, 2011 until a change Request is submitted and approved Home savings of America.
- **Change Request** - Date Submitted: _____
Change Request received on or before the 20th of the month will go into effect on the first business day of the next month.

I hereby request the following compensation:

Select from 0.50% to 3.0% - in .125% increments

_____ % of the Total Loan Amount plus \$ _____

With a minimum of \$ _____ and maximum of \$ _____
(leave blank if minimum and/or maximum is not applicable)

1. I understand that all loans registered after April 1, 2011 with Lender Paid Compensation will be administered in accordance with Regulation Z §226.25 and §226.36
2. I understand that this compensation selection applies to all I loans submitted with the Lender Paid Compensation per the Lender Paid Compensation Agreement then in effect.
3. I understand that payment of compensation must be properly disclosed per all Legal and Regulatory requirements.
4. I understand that I cannot collect compensation by any other means or from any other party in transactions with Lender Paid Broker Compensation.
5. I will not steer or direct a consumer to consummate a loan transaction in order to receive greater compensation per Regulation Z.
6. I certify that all Loan Originator Compensation Agreements and payments to loan originators in my employment comply with all applicable laws and regulations including but not limited to Regulation Z.
7. I represent and warrant that I have the authority to sign this document on behalf of the Mortgage Broker Company listed below:

Company Name	HSOA Broker ID	NMLS #
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Company Address	Street	City	State	Zip
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Broker of Record	NMLS#
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Broker Signature	Date
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Printed Name and Title	Phone #
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(Submit completed form to brokerapplications@myhsoa.com)