

# Home Savings of America

Wholesale Lending

## BROKER BULLETIN



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Effective 04/29/2011 Home Savings will allow 3<sup>rd</sup> party processing fees to be paid to the broker for loans closed under a lender paid compensation plan. This applies to bona fide contract processing and not for processing that is completed by an employee of the broker.

If the processing fee is paid directly to the broker it must be disclosed in Block 1 of the GFE and will be included as income on form 1099.

If the processing fee is paid directly to the 3<sup>rd</sup> party, the fee must be disclosed in Block 3 of the GFE. If the fee is disclosed in Block 3 it is not considered income to the broker. The fee will be paid at closing to the service provider. You must coordinate with your closing agent to provide the payment information.

If you have any questions contact your Community Banker

Home Savings of America  
35 East Broadway Little Falls, MN 56345

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