



EMM Wholesale Lending Compensation Agreement  
Last Revised September 2020

Select ONE		
<input type="checkbox"/>	Initial Election	<input type="checkbox"/>
<input type="checkbox"/>		Change

Select one of the compensation levels below. The compensation level will be effective for all loans with lender-paid compensation for a minimum of 30 calendar days.

Please Note:

- Elections are a percentage of the loan amount. Maximum compensation for any loan is capped at \$ 19,999.00
- Borrower Paid compensation may never exceed your Lender Paid Selection
- The compensation level selected applies to all offices of your company originating loans with EMM Wholesale Lending, and will remain in effect a minimum of 30 days from effective date until changed by receipt of a Subsequent Lender Paid Compensation election form.
- EMM Wholesale Lending reserves the right to adjust the selected compensation on a prospective basis upon prior written notification to the Broker.

Circle ONE

- |        |         |        |        |        |        |        |
|--------|---------|--------|--------|--------|--------|--------|
| 1.000% | 1.125%  | 1.250% | 1.375% | 1.500% | 1.625% | 1.750% |
| 2.000% | 2.125%  | 2.250% | 2.375% | 2.500% |        |        |
| 2.625% | 2.7500% |        |        |        |        |        |

By signing below, the undersigned is certifying the following:

- Relative compensation levels selected above are appropriate given the additional time spent by the Broker to originate them
- The Broker will comply with the anti-steering and loan officer compensation rules outlined in Regulation Z as it relates to any loan originated by the broker and to EMM Wholesale Lending
- The Signer has the requisite authority to sign this form on behalf of the Broker listed below

Company: \_\_\_\_\_ By: \_\_\_\_\_

Date: \_\_\_\_\_ Name/Title: \_\_\_\_\_

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