



LENDER-PAID COMPENSATION ADDENDUM  
TO  
BROKER AGREEMENT

Broker Name: \_\_\_\_\_ (“Broker”)

This Lender-Paid Compensation Addendum (this “Addendum”) supplements and amends the Broker Agreement between Broker and LendSure Mortgage Corp. (“Lender”).

Pursuant to this Addendum, Broker may elect to receive compensation paid by Lender (“LPC”) on any residential mortgage loan submitted by Broker to Lender (each, a “Loan”).

If Broker elects to receive LPC on a Loan, Broker will be entitled to receive LPC on the following terms, upon closing and funding of the Loan:

Lender Pricing to Borrower(s):	2.00% of Loan Amount to Lender in addition to regular rate sheet pricing, or an equivalent combination of rate and points, as approved by Lender
Additional Required Disclosures by Broker:	Disclosures in compliance with 12 CFR 1026.36(e), as evidenced by an Anti-Steering Disclosure acceptable to Lender
LPC to Broker:	2.00% of Loan Amount

If the borrower(s) elect(s) to finance (stack) points charged by Lender on a particular loan, the percentage amounts above shall be reduced for such loan such that the dollar amount of compensation received by Lender and Broker will not be more than what Lender and Broker would receive if the points were not financed (subject to rounding limitations in calculating the reduced percentage amounts).

If Broker elects to receive LPC on a Loan:

- Broker will receive LPC at the same percentage amount regardless of the type of Loan selected, the conditions of the Loan, or the Loan terms, including interest rate, discount points, etc. While the borrower(s) may pay Lender discount points to reduce the Loan’s interest rate, Lender will not share any of those points with Broker.
- Neither Broker, its loan originators, nor any of Broker’s affiliates may receive any additional fees from the borrower(s) nor any third party other than Lender. For purposes of these prohibitions, “additional fees” include, without limitation, loan application fees, processing fees, underwriting fees, administration fees, or other types of origination fees. Thus, Broker may not receive and retain any portion of these fees if they are paid to Lender. However, Broker may, without violating these prohibitions, collect from borrower(s) fees for payments to third party vendors such as credit reports and appraisals, provided the fee Broker collects is passed through to the credit reporting agency and appraiser and no portion is retained by Broker.
- Broker must establish compensation agreements with its loan originators that comply with the all applicable laws and regulations and with Lender’s policies set forth in this Addendum.
- Broker may not (a) credit any of its LPC to offset a borrower’s closing costs; (b) pay out of Broker’s own funds any of a borrower’s closing costs, (c) rebate to the borrower(s) any portion of the LPC, or (d) otherwise pay the borrower(s) any sum in connection with the Loan.
- Broker agrees to retain records of loan originator compensation for a period of five (5) years and make such records available to Lender upon request.

Each of the undersigned (a "Guarantor"), jointly and severally (if more than one), absolutely and unconditionally guarantees (the "Guarantee") the prompt payment to Lender, including its successors and assignees, of any and all obligations incurred by Broker pursuant to the Agreement (the "Obligations"). Each Guarantor further agrees to repay the Obligations on demand, without requiring Lender first to

