Borrower Broker Agreement

Lender: MANHATTAN FINANCIAL GROUP, INC.
1257 CAMINO DEL RIO SOUTH
SAN DIEGO, CA 92108
License Number: 603B882
NMLS Number: 10095

Broker: _____
_____
_____
License Number: _____
NMLS Number: _____

Property Address: _____
_____
_____

Date: _____

Loan Terms: _____
Interest Rate: _____%
Appraised Value: $_____

Loan Amount: $_____
Term (in Months): _____
Sales Price: $_____

Mortgage in 1st Lien position for Amount of: _____
Loan Type: ___Fixed ___ARM (type: _____)
There is NO prepayment penalty & There will be NO Balloon Payment

This Mortgage Broker Fee Agreement, and Disclosure,("Agreement"), is by and between_____, a Mortgage Broker, ("we", "us", "our"), and the Borrower(s) who sign(s) below, ("you", "your"). This Agreement discloses and governs the overall fees that will be paid to your mortgage broker for the origination of your loan.

1. OUR SERVICES: A mortgage broker charges fees to arrange a loan from a mortgage lender who will fund the loan. We will assist you in obtaining a loan, but we do not distribute the products of all mortgage lenders, and so cannot guarantee you the lowest price or best terms available. Be sure that you understand and are satisfied with the product and terms we arrange for you. By signing below, you request us to arrange a mortgage loan from a mortgage lender and you agree to the fees listed below for our services.

2. 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 below that is based on a percentage of the loan amount may increase, if the loan amount increases, or it may decrease if the loan amount decreases. The fees in this agreement are for broker services only and do not include other closing costs, or credits from us or other parties for non-broker related Services.

3. BROKER FEES: Depending on the loan program you select and subject to applicable legal requirements, our fees may be paid by you directly or indirectly, or a combination of both. For the portion of our fees paid directly, you will pay our fees from your own funds at or prior to the loan closing. For the portion of our fees paid indirectly, you may elect to include our fees in your loan amount and pay us at closing out of your loan proceeds. In addition, you may pay our fees by electing to pay the mortgage lender a higher interest rate. When you elect to pay a higher interest rate, the mortgage lender will provide you with a credit which will be applied against and reduce your settlement charges, including our fees. Paying our fees directly versus indirectly may result in a lower interest rate. We have discussed these fee payment options with you. In addition to our fees, estimates of other fees you will pay in connection with your loan will be shown on your Good Faith Estimate. Once your interest is locked in and your loan amount and terms are finalized, we will be able to tell you the exact amount of all fees.

NOTE: You may not be charged any fee other than a reasonable credit report fee, (if applicable), prior to (i) receiving your Good Faith Estimate from us, (ii) expressing your intent to proceed with the loan transaction and (iii) receiving initial disclosures from the mortgage lender.

	Amount
MAXIMUM BROKER FEE: (1) – All fees that are paid to us for arranging your loan with a mortgage lender. This amount is Included in the "our origination charge" of Block 1 of your Good Faith Estimate. The "our origination charge" amount Represents the total sum of all origination charges and fees for your loan from the mortgage broker, mortgage lender and other third parties, as applicable.	$_____ **(Must be completed)**
(1) In Wisconsin, this fee shall constitute a "broker administration fee". In Iowa this fee shall constitute a "broker administration fee." In all other states, this fee shall constitute a broker origination fee.	
CREDIT FOR SETTLEMENT COSTS FROM THE MORTGAGE LENDER IN EXCHANGE FOR YOUR SELECTED INTEREST RATE: This will be Reflected as a credit to you on Block 2 of your Good Faith Estimate:	$_____ **(Must be completed)**
YOUR ADJUSTED BROKER FEE: The portion of our fees that will be paid by you to us directly after applying the above Credit of the mortgage lender, if applicable. This amount is included in the "Your Adjusted Origination Charges" of Block A Of your Good Faith Estimate. The "Your Adjusted Origination Charges" amount represents the total sum difference of Box 1 And Box 2 of you Good Faith Estimate	**$**_____ **(Must be completed)**

By Signing Below, you acknowledge that:
(i)You have received an initial Good Faith Estimate within three (3) business days of the mortgage loan application date and you intend to proceed with the loan transaction.
(ii) The Agreement has been explained to you and you understand it
(iii) You have not been charged any fees, other than reasonable credit fee, (if applicable), prior to entering into this agreement.
(iv) You voluntarily enter into this agreement and agree to the fees above.
(v)The fees above are based on current market rates and your current loan request.

☐ **If this box is checked, the form has been amended. All amendments must be initialed by borrower, or a new agreement must be completed.**

Borrower:_____ **Co-Borrower:**_____

Signature: _____ **Signature:**_____

Date:_____ **Date:**_____

Broker Name: _____ **By Signature:** _____

By: (printed Name):_____ **Date:**_____

Loan Applications Dated 1/1/2010 and after