MORTGAGE BROKER AGREEMENT

Date:

Borrower(s) Name and Address:

Mortgage Broker Name and Address:

Maryland law requires this agreement to be executed prior to the time we collect a fee for acting as a mortgage loan broker or perform any mortgage brokerage services on your behalf. We are not a mortgage lender and we do not provide credit.

WE MAY PROVIDE THE FOLLOWING SERVICES IN CONNECTION WITH YOUR LOAN

- Assist you in completing the loan application for the type of loan you are seeking.
- Inform you of the various types of loan programs available and the terms of such loans.
- Analyze your income and debt and pre-qualify you to determine the maximum mortgage loan you could afford.
- Assist the lender in originating and underwriting the loan by obtaining and verifying information needed by the lender to evaluate your loan application, including credit reports, appraisal reports, employment verifications, and deposit verifications. coordinate with you and the lender in fulfilling conditions to your loan approval and in preparing for loan closing, if your loan application is approved.
- Other (describe):

FOR OUR SERVICES

We will receive **2.75%** of the final loan amount in the form of a **Broker Fee** from the borrower or the lender, but never both, at loan closing (if any).

REFUNDABILITY

The application fee deposit made by you was used to pay third party fees incurred on your behalf for a property appraisal or credit report. Any third party fees collected in excess of the actual costs will be refunded to you.

MARYLAND MORTGAGE BROKER AGREEMENT
MD COML § 12-805

MDMBA.MSC 08/21/08

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If for any reason the mortgage loan application you submit does not result in a loan closing, you will not be required to pay us for our services other than an application fee; If your loan is subject to the right of rescission under the Federal Truth-in-Lending Act and you exercise that right, within 20 calendar days the lender must return any money you have given to anyone in connection with the transaction. If any money has been paid from loan proceeds and you later rescind, you understand the money will be refunded to the lender.

If you agree to the terms and conditions stated above, this agreement will be in effect from the date of this agreement until

By signing below, borrower agrees to the terms and conditions of this agreement and acknowledges receipt of this Mortgage Broker Agreement.

_____
Broker   Date

_____   _____
Borrower   Date   Borrower   Date

_____   _____
Borrower   Date   Borrower   Date

_____   _____
Borrower   Date   Borrower   Date