



## Lender Paid Compensation Agreement Form

Broker: \_\_\_\_\_ NMLS ID: \_\_\_\_\_ Effective Date: \_\_\_\_\_

Under the amendments to Regulation Z, 12 C.F.R. 226.36, you will be compensated by Southwest Funding (SWF) or the borrower(s), but not by both on the same transaction.

All SWF Lender Paid compensation is based on a percentage of the loan amount selected below. You may also choose a minimum and a maximum compensation which will also be calculated into a percentage of Lender Paid Compensation through our pricing engine. When you elect to be paid by SWF on a loan (i.e., Lender Paid Compensation), you understand that you cannot be paid by any other party, including your borrower.

### LENDER PAID COMPENSATION PERCENTAGE:

(Select One)

- |                              |                              |                              |
|------------------------------|------------------------------|------------------------------|
| <input type="radio"/> 1.000% | <input type="radio"/> 1.625% | <input type="radio"/> 2.250% |
| <input type="radio"/> 1.125% | <input type="radio"/> 1.750% | <input type="radio"/> 2.375% |
| <input type="radio"/> 1.250% | <input type="radio"/> 1.875% | <input type="radio"/> 2.500% |
| <input type="radio"/> 1.375% | <input type="radio"/> 2.000% | <input type="radio"/> 2.625% |
| <input type="radio"/> 1.500% | <input type="radio"/> 2.125% | <input type="radio"/> 2.750% |

### COMPENSATION CAP SELECTION:

(Select One Min AND One Max)

- | <u>Minimum</u>                   | <u>Maximum</u>                    |
|----------------------------------|-----------------------------------|
| <input type="radio"/> None       | <input type="radio"/> None        |
| <input type="radio"/> \$1,500.00 | <input type="radio"/> \$8,000.00  |
| <input type="radio"/> \$2,000.00 | <input type="radio"/> \$10,000.00 |
| <input type="radio"/> \$2,500.00 | <input type="radio"/> \$12,000.00 |
| <input type="radio"/> \$3,000.00 | <input type="radio"/> \$15,000.00 |
| <input type="radio"/> \$3,500.00 | <input type="radio"/> \$20,000.00 |

### LENDER PAID FLAT FEE (optional):

\$ \_\_\_\_\_ (Enter Amount)

The additional flat fee is an optional amount that will be in addition to the comp percentage subject to any applicable min/max. For example, 2% plus \$500. SWF will not allow a flat fee on any comp plan above 2.5%.

*\*Southwest Funding reserves the right to modify its Compensation Plans at any time, as well as lower your selected Compensation Plan if loan quality standards are not met, including excessive errors, violations of law, loan delinquencies, or poor pull-through levels. Also, when going Borrower Paid you cannot exceed your Lender Paid Compensation Plan.*

Please identify the Broker/Owner/individual authorized to select/change Lender Paid Compensation Plans for your Company.

Broker Company Name: \_\_\_\_\_

Broker Signature: \_\_\_\_\_ Date: \_\_\_\_\_