



W09-20

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EFFECTIVE 6/1/09

Revised Broker Compensation Policy

Reunion Mortgage has revised our Broker Compensation Policy for all loans closed on or after June 1, 2009.

The maximum broker compensation allowed is:

- The total of YSP and Origination Fee \leq 3% for Conventional
- The total of YSP and Origination Fee \leq 4% for FHA
- The total of YSP, Origination Fee and all other fees paid to broker:
 - If the loan amount is less than or equal to \$500,000, \leq 4.5% of the loan amount
 - If the loan amount is greater than \$500,000, the greater of \leq 2% or \$22,500

The following requirements also apply:

- All fees must be reasonable and customary
- All fees must comply with State, Federal and agency requirements

Individual loan programs may have additional restrictions to the broker rebate. Broker funds are sent to title for disbursement at funding.

If you have any questions, please contact your Account Executive or local branch.