



W10-05

ISSUE DATE 1/20/10

EFFECTIVE 1/20/10

Revised Broker Compensation Policy

Reunion Mortgage has revised our *Broker Compensation Policy* to match the requirements set forth by recent regulatory changes:

- The maximum broker compensation allowed is:
 - The broker's Origination Fee (including all broker fees):
 - $\leq 3.5\%$ for Conventional
 - $\leq 4.5\%$ for FHA
 - The broker's Origination Fee (including all broker and lender fees):
 - $\leq 4\%$ for VA
 - The total of all fees paid to broker if the loan amount is greater than \$500,000, the greater of $\leq 2\%$ or \$22,500
 - YSP is capped at 3%, unless otherwise indicated on rate sheet
- 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
- Broker funds are sent to title for disbursement at funding

Please contact your Account Executive or branch with questions.