

Nevada Property Mortgage, LLC.

MORTGAGE LOAN ORIENTATION AGREEMENT/LICENSING NOTICE

I (We), _____ the applicant(s) agree to enter into this Mortgage Loan Origination Agreement with Nevada Property Mortgage, LLC. on _____(date). We are licensed to act as a “Mortgage Broker”, originating mortgage loans under Nevada State Law.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you – your interest rate, total points and fee – will include our compensation.
- In some cases, we may be paid all of your compensation by either you or the lender, or some combination thereof.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher upfront points and fees.
- Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We may also be paid by the lender based on (I) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

SECTION 3. LICENSING

- Nevada Property Mortgage, LLC. is a Mortgage Broker licensed by the State of Nevada Financial Institutions Division, for information call (775) 687-4259

By signing below, applicant(s) acknowledge receipt of a copy of this signed agreement.

MORTGAGE LOAN BROKER

APPLICANT(S)

Loan Agent’s Signature

Borrower’s Signature

Date

Co-Borrower’s Signature