

LOAN ORIGINATION AND COMPENSATION AGREEMENT

Mortgage Broker Name: Gotham Capital Mortgage Corp.

Massachusetts Mortgage Broker License Number: MB 3874

You (the mortgage applicant) agree to enter into this Loan Origination and Compensation Agreement with Gotham Capital Mortgage Corp. ("Mortgage Broker") as an independent contractor to apply for a residential mortgage loan from a participating lender with which the Mortgage Broker, from time to time, may contract upon such terms and conditions as you may request or a lender may require.

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

- **The Mortgage Broker is acting as an independent contractor and not as your agent.**
- **The Mortgage Broker does not approve or fund loans and can not offer or guarantee an interest rate.**
- **The Mortgage Broker may enter into independent contractor agreements with various lenders.**
- **While the Mortgage Broker seeks to assist you in meeting your financial needs, the Mortgage Broker does 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. The lender underwrites, approves or denies your loan application, and sets the terms and conditions for your loan. The Mortgage Broker acts only to facilitate your mortgage loan application.**

SECTION 2. OUR COMPENSATION. The lenders whose loan products the Mortgage Broker distributes generally provide their loan products to the Mortgage Broker at a discounted interest rate.

- **Your interest rate, points and fees offered to you by the lender may include our compensation.**
- **In some cases, the Mortgage Broker’s compensation may be paid by either you, or the lender, or some combination thereof. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.**
- **Also, in some cases, if you would rather pay less money up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case the Mortgage Broker will be paid directly by the lender.**
- **The Mortgage Broker may also be paid by the lender based on services, goods or facilities performed or provided by us to the lender.**

Based on the terms and conditions of your current loan application dated _____, the following fees will be paid by you directly to us for services provided:

Application Fee \$ _____ Origination Fee \$ _____

Other Broker Fee(s) \$ _____

Third Party Appraisal Fee \$ _____ Other Third Party Fees \$ _____

By signing below, applicant(s) acknowledges receipt of a copy of this signed Agreement.

MORTGAGE BROKER

APPLICANT(S)

By _____ Name(s) _____

Print Name _____ Address _____

Date: _____ Name _____

Address _____

BORROWER'S CERTIFICATION AND AUTHORIZATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from GOTHAM CAPITAL MORTGAGE CORPORATION. In Applying for a loan , I/We completed a loan application containing various information on the purpose of the loan, the amount an source of down payment, employment and income information, and the assets and liabilities. I/ We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that GOTHAM CAPITAL MORTGAGE CORPORATION reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from GOTHAM CAPITAL MORTGAGE CORPORATION. As part of the application process, GOTHAM CAPITAL MORTGAGE CORPORATION and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to GOTHAM CAPITAL MORTGAGE CORPORATION and to any investor to whom GOTHAM CAPITAL MORTGAGE CORPORATION may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income tax; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. GOTHAM CAPITAL MORTGAGE CORPORATION or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrowers Signature _____

Co-Borrowers Signature _____

SSN: _____ Date: _____

SSN: _____ Date _____

**GOTHAM CAPITAL MORTGAGE CORPORATION
EQUAL CREDIT OPPORTUNITY ACT**

BOROWER(S)

PROPERTY ADDRESS: _____

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age (providing the applicant has the capacity to enter into binding contract). Because all or part of the applicant's income derives of any public assistance program: or because the applicant in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the laws concerning this Mortgage Company is the Federal Trade Commission, Pennsylvania and 6th Street NW, Washington, D.C. 20580.

We are requested to disclose to you that you need not disclose income from alimony, child support, or separate maintenance payments if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payments as we do with any income on which you re relying to qualify for a loan which you are applying.

Applicant Date

Applicant Date

Applicant Date

Applicant Date