COMPENSATION ADDENDUM

This Compensation Addendum to the Broker Agreement dated as of _____ by and between **Jet Mortgage, dba of Home Mortgage Alliance Corporation (HMAC)** and _____ ("Broker Agreement") shall establish the compensation payable under the Agreement. Any capitalized terms defined in the Broker Agreement to which this Compensation Addendum is attached shall have the same meaning when used herein.

1. **Compensation.** Broker may receive compensation for performance of its duties under this Agreement either as a Borrower Paid transaction or as a Lender Paid transaction. Broker shall disclose such compensation to each borrower in accordance with applicable law, including the Real Estate Settlement Procedures Act ("RESPA") and the Truth-in-Lending Act ("TILA").

2. **LENDER-PAID COMPENSATION PERCENTAGE:**

☐ 1.000%	☐ 1.125%	☐ 1.250%	☐ 1.375%	☐ 1.500%
☐ 1.625%	☐ 1.750%	☐ 1.875%	☐ 2.000%	☐ 2.125%
☐ 2.250%	☐ 2.375%	☐ 2.500%	☐ 2.625%	☐ 2.750%

3. **Change to Lender Paid Compensation.** Lender will evaluate the compensation paid to Broker quarterly, on January 1, April 1, July 1, and October 1, and prospectively revise the compensation it pays hereunder. Lender shall have the right, at its sole discretion, to modify Lender Paid Compensation, in whole or in part, at any time on a prospective (but not a retroactive) basis. In such event, Lender shall issue and deliver to Broker a new schedule of Lender Paid Compensation which reflects such changes, and which shall, as of the effective date stated thereon, supersede, and replace the prior Lender Paid Compensation amounts. Upon modification, the calculations herein will apply to all transactions with a locked rate that is prior to the effective date of such modification.

4. **No Third-Party Compensation.** Broker hereby understands and agrees that Broker or any agent of Broker, may not be compensated in any manner by borrower, or a third- party, outside of the loan transaction. This provision shall not prohibit a Broker from being compensated from a third party for another unrelated loan transaction.

5. **Lender paid Compensation.** Not all programs or products permit Lender Paid Compensation. Lender reserves the right to permit or not permit Lender Paid Compensation at its sole and absolute discretion, with or without prior notice to Broker.

_____   _____
Broker name and signature   Date

_____   _____
Jet Mortgage representative name and signature   Date