

MORTGAGE LOAN ORIGINATION AGREEMENT

You the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Express Home Mortgage as an independent contractor to apply for a residential mortgage loan from a participating lender or investor with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Express Home Mortgage on _____. We are licensed as a "Mortgage Lender" and "Mortgage Broker" in accordance with and subject to the provisions of the Connecticut General Statute.

SECTION 1. NATURE OF RELATIONSHIP, in connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders and investors. 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 fees--will include our compensation. In some cases, we may be paid all of our compensation by either you or the lender/investor. Alternatively, we may be paid a portion of our compensation by both you and the lender/investor. 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 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/investor. We also may be paid by the lender/investor 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.

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

MORTGAGE LOAN ORIGINATOR APPLICANT(S)

Borrower 1: _____ Borrower 2: _____

Print Name: _____ Print Name: _____

Date: _____ Address: _____

Broker or Authorized Agent Signature: _____

Express Home Mortgage
30 Main Street
Danbury, CT. 06810