

Associate Guide

This LDI Associate Guide (the "Guide") defines the mortgage loan origination fees described in section 4 of the Broker Loan Origination agreement and section 5 of the Loan Agent agreement. Pursuant to section 4.1 (Loan Origination Fees) of the Broker Loan Origination agreement and section 5.1 (Loan Origination Fees) of the Loan Agent agreement, LDI shall pay to Associate a fee, at the time of closing, for any mortgage loan Associate has submitted to LDI and onward to any of LDI's approved lenders through LDI website and for which Associate has provided actual services as a mortgage loan originator pursuant to section 3 of the Broker Loan Origination agreement and section 4 of the Loan Agent agreement. Such fee shall be in such amounts as set forth in the Guide, as LDI may amend the Guide from time to time. Until further notice, the loan origination fees will be paid as follows:

Purchase Transactions

– Such fee shall be in the amount of Three Quarter of one percent (0.75% or 75 basis points) of the original principal loan amount.

Refinance Transactions

– Such fee shall be in the amount of Three Quarter of one percent (0.75% or 75 basis points) of the original principal loan amount.

As previously stated, LDI may amend the Guide from time to time. Such amendments, with respect to all loans submitted, will be effective on the date following the publication of any Guide changes.

This date will be known as the "Effective Date".

Effective Date: January 1, 2014

Associate Name

Associate Signature