MORTGAGE BROKER AGREEMENT

In this Agreement, YOU,, are	referred to as "the applicant" or "you,"	
and WE,, a company," or "we," or "us."	the referred to us the mortgage broker	
This agreement is entered into between the applicant and to day of, 20 The parties satisfy the requirements of s. 224.79(1), Wis. Stats., and D This form must be used in conjunction with the state discle 224.79(2), Wis. Stats., and the federal Loan Estimate form Disclosures under the Real Estate Settlement Procedures A Lending Act (Regulation Z).	are entering into this agreement to oFI-Bkg 44.01, Wis. Admin. Code. osure statement required pursuant to s. a pursuant to the Integrated Mortgage	
You understand that the mortgage broker company may no loan commitments, guarantee acceptance into any particular specific loan terms or conditions.		
I. TERMS AND CONDITIONS		
This Agreement provides that the mortgage broker compare exercise its efforts to negotiate and obtain a bona fide mort the applicant, based on the following (or better) terms and	tgage loan commitment on behalf of	
Principal Amount \$ Interest Rate	%	
Fixed rate or variable rate		
Term Years of amortization		
The interest rate Is locked in for days Is Not locked in		
Loan Type VA FHA Conventional	Non-conventionalOther	
This loan will be a First Mortgage Second Mo	ortgage Other	
This mortgage Does Does Not have a prepay	ment penalty	
This mortgage Does Does Not have a balloon	n payment	
This mortgage Is Is Not an "Interest Only" mortgage		
This mortgage Is Is Not subject to negative amortization		
Fees, terms, conditions and interest rate are are not subject to change prior to or at closing.		

II. SERVICES TO BE PROVIDED BY MORTGAGE BROKER COMPANY

the mortgage broker company are as follows (check all that apply):
_____ Taking the mortgage loan application.
____ Assembling information.
____ Reviewing, analyzing and evaluating the applicant's financial statements, income and credit history.
____ Processing the mortgage loan file including verifying of information.
____ Preparing all paperwork and documentation necessary for a conditional mortgage loan approval.

Arranging for a conditional mortgage loan commitment between the applicant and a

Other: ____

In consideration for the mortgage broker company earning its fee, the services to be provided by

III. FEES

lender.

You understand that the mortgage broker company will collect certain fees and charges for its services. In order to be collected, all such fees and charges must be disclosed on the Loan Estimate ("Loan Estimate") form. Be sure to review the Loan Estimate closely and promptly upon receipt.

With the exception of a fee to run a credit report, mortgage brokers are prohibited from collecting any fees prior to the delivery of the Loan Estimate. If the disclosures are mailed to an applicant, the applicant is considered to have received the disclosures three business days after they are mailed.

IV. NATURE OF RELATIONSHIP

The mortgage broker company, at all times when acting in the capacity of a mortgage broker, has an agency relationship with the applicant.

V. DUTIES

The mortgage broker company owes the applicant all of the following duties:

- A. The mortgage broker company shall act in the applicant's best interest and in the utmost good faith toward the applicant, and may not compromise the applicant's rights or interests in favor of another's rights or interests, including those of the mortgage broker company.
- B. The mortgage broker company may not accept, give, or charge any undisclosed compensation or realize any undisclosed remuneration, through direct or indirect means, that inures to the benefit of the mortgage broker company on an expenditure made for the applicant.

- C. The mortgage broker company shall carry out all lawful instructions given by the applicant.
- D. The mortgage broker company shall disclose to the applicant all material facts of which the mortgage broker company has knowledge that might reasonably affect the applicant's rights or interests or ability to receive the applicant's intended benefit from the residential mortgage loan, but not facts that are reasonably susceptible to the knowledge of the applicant.
- E. The mortgage broker company shall present loan options in an objective and unbiased manner and disclose the advantages and disadvantages of each loan option.
- F. The mortgage broker company shall use reasonable care in performing the mortgage broker's duties.
- G. The mortgage broker company shall account to the applicant for all money and property received by the mortgage broker company as the applicant's agent.

This agreement does not contain an automatic renewal provision. Any extension or modification of this agreement shall be approved in writing by the mortgage broker company and the applicant.

By signing below, you acknowledge receipt of a copy of this agreement and acknowledge that you have read and understand the agreement.

Applicant: Do not sign this form if spaces are left blank.

Applicant(signature)	Date	
Applicant(signature)	Date	
Print Name of Mortgage Loan Originator	Originator's Unique Identifier	
Mortgage Loan Originator's Signature	Date	