



Mortgage Loan Origination Agreement

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with **Atlantic Residential Mortgage, LLC** as an independent contractor to apply for a residential mortgage loan from a participating lender 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 through **Atlantic Residential Mortgage, LLC** on _____. We are licensed as a Mortgage Lender operating as a Mortgage Broker under The State of Connecticut Department of Banking; Licensed Mortgage Broker- Florida; Licensed by the New Jersey Division of Banking and Insurance; Registered Mortgage Broker-New York State Banking Department; Rhode Island Licensed Mortgage Broker.

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. 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 is based on the lender's available programs in which you have expressed an interest and for which you qualify. We will provide a minimum of three loan options for your review and selection. Our compensation with each lender is based on a fixed percentage of the amount of credit advanced to you and will not vary based on the terms and conditions of your loan. Our compensation is paid in whole by either you or the lender. If our compensation is paid by you, the lender is prohibited from compensating us on the same transaction. If our compensation is paid by the lender, we are prohibited from receiving compensation from you or from any other source on the same transaction; we are also prohibited from reducing or increasing our compensation on such lender paid transactions. We may collect pass-through fees on behalf of third party service providers, including, but not limited to credit reporting agencies, appraisers and title companies. We do not "upcharge" such fees and no portion is retained as compensation.

MORTGAGE LOAN ORIGINATOR

Company Name: **Atlantic Residential Mortgage, LLC**
NMLS Number: **75687**
Address: **18 Kings Highway North**
City, State, Zip: **Westport, CT 06880**
Phone: **203-227-7100**
Fax: **203-227-1100**

Mortgage Loan Originator _____ NMLS# _____ Date _____

BORROWER(S)

Name(s): _____
Address: _____
City, State, Zip: _____
By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

Borrower: _____ Date _____

Co-Borrower: _____ Date _____