



Loan Officer Compensation Questionnaire

Account Executive _____

Broker Name _____

Please complete the following questions by circling YES or NO

1. Are you paying your Loan Originators based on a percentage of the loan amount?
& will this percentage vary loan by loan?
YES NO If **NO** are you paying a fixed dollar amount per loan? **YES NO**
2. Are you paying your Loan Originators based on the consumers credit score?
YES NO
3. Are you paying your Loan Originators based on the amount of fees collected on a loan?
YES NO
4. Are you paying your Loan Originators based on interest rate or APR of the loan?
YES NO
5. Are you paying your Loan Originators based on the loans LTV?
YES NO
6. Are you paying your Loan Originators based on a pre-payment penalty or other specifics
to that loan?
YES NO
7. Are your Loan Originators paid based on the existence of mortgage insurance in
connection with the loan?
YES NO
8. Are your Loan Originators paid based on the loans Community Reinvestment Act
eligibility?
YES NO
9. Are you paying your Loan Originators based on loan profitability?
YES NO
10. Are you paying your Loan Originators based on loan type such as i.e.
First Lien Mortgage, second liens, FHA/VA/USDA, purchase, refinances?
YES NO
11. Are you paying your producing managers commission on their LO's production?
YES NO N/A



MICHIGAN MUTUAL, INC.
YOUR HOME LOAN PARTNER

I attest to the authority to sign on behalf of _____

To certify that effective April 1, 2011 we will not pay our Loan Originators any compensation based on any term or condition of a loan, or a proxy for a term or condition of any kind on any loans.

Broker's Legal Entity Name:

Executed on this day of _____, 2011

By _____

Print Name _____

Title _____