

	Title	Commissions	Starting Level	Promotion Requirements
Team Levels	Mortgage Originator	50%	Licensed Realtor	N/A
	Mortgage Consultant	60%	Licensed Real Estate Broker	2 closed loans and 5 recruits or 5 closed loans
	Senior Mortgage Consultant	68%	6 months mortgage experience	15 Team loans in 90 Days
	Regional Sales Director	74%	\$70k previous year mortgage earnings + Management approval	40 Team loans in 90 Days
Executive Levels	Area Sales Director	80%	\$100k previous year mortgage earnings + Management approval	80 Team loans in 90 Days
	National Sales Director	84%	Management Approval	120 Team loans in 90 Days
	Senior Field Director	86%	Management Approval	175 Team loans in 90 Days
	Executive Field Director	88%	Management Approval	250 Team loans in 90 Days

Compensation Examples

You became an RSD		You became an NSD		You became an EFD	
Situation	Commission	Situation	Commission	Situation	Commission
You close 3 loans a month personally	\$5,328	You close 3 loans a month personally	\$6,048	You close 3 loans a month personally	\$6,336
You have 12 Mortgage Consultants closing 1 loan a month each	\$5,472	You have 12 Mortgage Consultants closing 1 loan a month each	\$8,352	You have 12 Senior Mtg Consultants closing 1 loan a month each	\$7,200
		You have 6 Mortgage Consultants closing 1 loan every other month. (6 per Year)	\$24,192	You have 6 Mortgage Consultants closing 1 loan every other month. (6 per Year)	\$20,736
				You have 4 Mortgage Originators who each close 4 loans per year	\$50,688
Your Total Monthly Income	\$10,800	Your Total Monthly Income	\$38,592	Your Total Monthly Income	\$84,960

*These examples are based on \$250,000 loan amount with 1.5% markup and field commissions of \$2,400.

GENERATIONAL OVERRIDES

Your hard work is always rewarded!

GENERATIONS	Percent
1st Generation	5%
2nd Generation	4%
3rd Generation	2%
4th Generation	1%

Generational overrides are paid from the production of loan officers you recruit and those they recruit up to 4 generations. Generational overrides start at the Mortgage Consultant level (60%).

GLOSSARY
 Downline - Team members that you have hired directly or indirectly through all levels
 Upline - Team members that you report up to (were hired by) directly or indirectly through all levels
 1st Generation - Team members that you hired directly
 2nd Generation - Team members that were hired by your 1st generation and so on.

These commission examples are hypothetical and for illustration purposes only. Results may vary. There are no assurances that results can be achieved. Income is only earned by the sale of mortgage loans and no income is earned from recruiting. This compensation plan pays out up to 100% of field commission. Gross field revenue = YSP (brokered) or gain on sale (bank loans) + origination, less processing fees, investor fees & loan loss reserve adjustment. Overrides and commission rates may vary on optional call center programs.

COMPENSATION BREAKDOWN

Single \$250,000 Loan Example

Gross Loan Mark-up	\$3,750
- Loan Loss Reserve (30 bps/loan)	-\$750
Gross Field Revenue	\$3,000
- Company Portion (20%)	-\$600
Field Commissions	\$2,400
Originator Compensation as RSD	
Field Commissions	\$2,400
x Commission Rate	x 74%
Gross Commission	\$1,776
Paid to Originator	\$1,776
Upline Compensation as NSD	
Commission Split (10%)	\$240
+ Generational Override (5%)	+\$120
Gross Commission	\$360
Total Paid to Upline 1st Gen	\$360