

LENDER-PAID BROKER COMPENSATION ELECTION AGREEMENT

I, the authorized signer for and on behalf of ("Broker"), hereby elect the following percentage of loan amount for determining broker's Lender-Paid Compensation amount in compliance with the Board of Governors of the Federal Reserve System's Regulation z to the Truth in Lending Act, for all wholesale funded loans where borrower(s) have chosen to have Divine Mortgage Capital ("Lender") pay the Broker's compensation:

Please make a selection from the following compensation options:

<input type="checkbox"/> Tier 1: 1.000%	<input type="checkbox"/> Tier 5: 1.500%	<input type="checkbox"/> Tier 9: 2.000%	<input type="checkbox"/> Tier 13: 2.500%
<input type="checkbox"/> Tier 2: 1.125%	<input type="checkbox"/> Tier 6: 1.625%	<input type="checkbox"/> Tier 10: 2.125%	Plus Flat Fee \$ _____
<input type="checkbox"/> Tier 3: 1.250%	<input type="checkbox"/> Tier 7: 1.750%	<input type="checkbox"/> Tier 11: 2.250%	
<input type="checkbox"/> Tier 4: 1.375%	<input type="checkbox"/> Tier 8: 1.875%	<input type="checkbox"/> Tier 12: 2.375%	

Maximum Compensation Amount Cap : We understand that Lender-Paid Compensation may be determined either as a fixed percentage of the loan amount or by a capped maximum dollar amount, with the lesser of the two being applied.

We hereby elect not to use a Maximum Cap to the Compensation.

We hereby elect to use a Maximum Cap to the Compensation of \$ _____

Broker certifies that when compensation is paid to Broker by Lender, such compensation shall constitute Broker's sole source of compensation and Broker shall not and will not accept any other or additional compensation in any form, at any time, from any party other than the Lender. Broker's compensation is subject to all applicable federal, state, and local laws and regulations and all compensation levels are subject to state and federal high cost limitations.

Lender and Broker may agree to amend the foregoing fixed percentage and/or a maximum cap on a monthly basis. However, any such amended rate and/or a maximum cap of compensation shall apply only to loan applications registered by Lender after the effective date of any such change.

Broker: _____

By: _____
(Signature)

Name: _____

Title: _____

Date: _____