

MORTGAGE BORROWER COMPENSATION DISCLOSURE DOCUMENT

The following information will assist borrowers in understanding how mortgage brokerages are compensated:

COMPENSATION: My brokerage and I will be compensated for this mortgage transaction in the following ways:

- By way of commission/income or fee paid by the lender
- By way of salary paid by the lender
- By charging you a fee
- By way of a renewal commission from the lender if you keep the mortgage loan in force
- By way of commission/income depending on the length of the term or the amount of the mortgage
- Other _____

I may (will) also receive monies or non-monetary benefits from the lender that include:

- Additional commission/income based on my volume of business with the lender
- Additional commission/income based on my efficiency with the lender
- Additional commission/income because you are paying a higher rate than otherwise is available with this particular lender
- Travel/gifts
- Attendance at seminars or conferences
- Equity shares with the lender
- Trailer fees for as long as the mortgage is in force
- Other _____

OTHER

Refund of fees. If the brokerage charges you a fee to arrange your mortgage and I am not successful in getting your mortgage approved by a lender you will receive:

- A full refund of the fees you paid
- No refund
- A refund of \$ _____
- Not applicable
- Other _____

Additional fees you may have to pay:

- An application/placement fee
- Specific fees (if applicable) e.g. property appraisal, default mortgage insurance, title insurance, legal
- Other _____

The brokerage may (will) be paying others a portion of the compensation for this mortgage referral:

- Yes
- No
- Not Applicable
- Other _____

Borrower Name: _____

Borrower Signature: _____

Borrower Name: _____

Borrower Signature: _____

Borrower Name: _____

Borrower Signature: _____

Borrower Name: _____

Borrower Signature: _____

Date: _____

Mortgage Brokerage: Invis Inc.

Mortgage Associate Name: _____

Mortgage Associate Signature: _____