

Exhibit A

Broker Compensation Addendum

Company/Broker Name:

Lender shall pay to Broker a fee based upon percentage of each Mortgage Loan that Lender closes and funds as result of a Mortgage Loan Package submitted by Broker to Lender:

Broker's LPC (lender-paid compensation) will be _____ basis points (bps) (a) per initial draw of a home equity line of credit and (b) per funded closed-end home equity loan. (Selection must be within range of 0 to 200 bps and in increments of 25 bps.)

Broker may elect to adjust the compensation plan no more than every 90 days, subject to Lender's written approval. All adjustments shall take effect with new applications taken on or after the date of the approved request.

Lender shall pay Broker in accordance with the Broker Compensation Addendum in effect at the time a Mortgage Loan Package is received by Lender.

This Broker Compensation Addendum is effective as of _____ . This addendum may be modified as agreed in writing by the parties.

LENDER: SPRING EQ LLC

NAME

BROKER NAME

SIGNATURE

SIGNATURE

TITLE

TITLE



Broker Initials