



# MORTGAGE INVESTMENT SERVICES CORPORATION

25055 West Valley Parkway, Olathe, KS 66061  
913-390-1010

## Retail Correspondent Origination Service Agreement

This agreement, between \_\_\_\_\_ (“Correspondent Bank”) and Mortgage Investment Services Corporation is intended to evidence an arrangement whereby mortgage loan origination services are performed by Correspondent, on behalf of Mortgage Investment Services Corporation, in exchange for a fee for such services. These services, detailed in the attached form, titled “*Retail Origination Compliance Checklist*”, are hereby represented by both Correspondent Bank and Mortgage Investment Services Corporation to be services which are actually performed, actually necessary, not duplicative of services performed by others, and reasonably related to the market value of the services performed. This agreement is represented by both Correspondent Bank and Mortgage Investment Services Corporation to be consistent with industry-accepted interpretations of the appropriate provisions of the Real Estate Settlement Procedures Act (RESPA), as amended.

In exchange for the performance of the services referred to herein and detailed in the attached form (per RESPA), Mortgage Investment Services Corporation offers payment to the Correspondent Bank based on two options per Regulation Z . One option must be selected prior to rate lock.

Option A: **0.50% (one-half of one percent)**, of the final mortgage amount. Such payment will be made at the time of loan disbursement

Option B: **Borrower Paid Compensation as outlined in MISC’s Loan Originator Compensation Policy**

In acceptance of the provisions of this agreement, the following representatives of Correspondent and Mortgage Investment Services Corporation have executed as follows:

\_\_\_\_\_

Date

\_\_\_\_\_

Name of Officer

\_\_\_\_\_

Title of Officer

\_\_\_\_\_

Date

Jim Holtgraves

Name of Officer

President

Title of Officer