

SUPREME LENDING

NMLS ID #2129

Dear Real Estate Agent,

Thank you for your interest in participating in the Educator Mortgage Program ("**Program**"). By countersigning this letter, you demonstrate that you understand and agree to the terms of the Program.

The Program is designed to offer incentives to consumers who meet the definition of an "educator," including lender and real estate agent contributions to closing costs, increased processing priority and donation to the consumer's school of choice. Under the Program, the following individuals qualify as "educators".

Under the Program, Everett Financial Inc. d/b/a Supreme Lending ("**Supreme Lending**") will make a contribution to cover closing costs in the amount of 0.20% of the funded loan amount, up to a maximum of \$800, in addition, the real estate agent (you) make a contribution toward closing costs in the same amount. These will be reflected on the settlement statement.

Also, under the Program, Everett Financial Inc. d/b/a Supreme Lending ("**Supreme Lending**") will make a donation to the school program of the consumers choice in the amount of 0.05% of the funded loan amount, up to a maximum of \$200, in addition, the real estate agent (you) make a donation to the school program of the consumers choice in the same amount. These will be done post closing.

By countersigning this letter, you agree that if an educator consumer is working with you and Supreme Lending (through the Educator Mortgage Program and/or www.educatormortgage.com), you will offer the incentive to that consumer. You understand that Supreme Lending works with many real estate agents, and the Program is made available to any consumer whose real estate agent wishes to participate. You are under no obligation to inform your clients about the Program, but any client you have that qualifies as an educator under the Program must be offered the incentive if the client is working with the Educator Mortgage Program through Supreme Lending for mortgage financing.

If you agree to the terms of the Program as described above, please sign this letter and return a copy of the executed document to _____.

We look forward to serving our mutual clients together through the Program. Should you have any questions, please contact _____ at _____.

Sincerely,

Supreme Lending