MORTGAGE LOAN ORIGINATION AGREEMENT

Applicant Name(s):	Broker: Consolidated Lenders Group, Inc. 960 Grand Avenue, 2nd Floor San Diego, CA 92109 (858) 483-1465 FAX (858) 483-1582
Date:	

You the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Consolidated Lenders Group, Inc. as an independent contractor to apply for a residential mortgage loan from a participating lender with which from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into a mortgage financing with Consolidated Lenders Group, Inc.

We are licensed as a "Mortgage Broker" under The California Department of Real Estate

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan we are acting as independent contractor and not as your agent. We enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you - your interest rate, total points and fees - will include our compensation. In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest you may pay higher up front points and fees. Also in some cases if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR APPLICANT(S)

_____		_____	
Applicant	Date	Applicant	Date
_____		_____	
Applicant	Date	Applicant	Date
_____			
Broker Representative	Date		

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