



MORTGAGE INVESTMENT SERVICES CORPORATION

Origination Service Agreement

This agreement, between _____ (“Financial Institution”) and Mortgage Investment Services Corporation (“MISC”) is intended to evidence an arrangement whereby mortgage loan origination services are performed by Financial Institution, on behalf of MISC, in exchange for a fee. These services, detailed in the attached form, titled “Retail Origination Compliance Checklist”, are hereby represented by both Financial Institution and MISC to be services which are actually performed, actually necessary, not duplicative of services performed by others, and reasonable, related to the market value of the services performed. This agreement is represented by both Financial Institution and MISC 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, Mortgage Investment Services Corporation offers payment to the Financial Institution, in accordance of RESPA Regulation Z:

_____% (_____), of the final mortgage amount. Such payment will be made at the time of loan disbursement.

The Financial Institution warrants that its employees will perform the mortgage loan origination services in the same professional manner as their other duties as an institution employee. Financial Institution understands, as with any other institution transactions, that they will be liable for any act of fraud or misrepresentation by any institution employee in the performance of the mortgage loan origination services.

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

Signature of Institution Officer

Signature of MISC Officer

Name of Institution Officer

James V. Holtgraves
Name of MISC Officer

Title of Officer

Date

President
Title of Officer

Date

