

Upstate Investment Group
Processing Agreement
PO Box 160022
Boiling Springs, SC 29316

The Loan Processing Agreement is made and entered into on _____ between
_____ date
_____ (broker) and Upstate Investment Group . Broker is a licensed
company name

mortgage broker under _____ law and Upstate Investment Group is
state(s)
experienced in processing residential loan applications and agrees to assist in the
processing of applications generated by Broker as outlined below:

1. Loan applications, at the discretion of Broker, will be submitted to UIG for processing. UIG in accordance with state and federal laws and utilizing its best efforts will process the application per the request and direction of Broker.
2. Broker agrees that fees due to UIG per this agreement are to be included on the "HUD 1" and paid directly through the closing agent at settlement. In rare cases if the fee is not allowed on the HUD-1 by the lender you will be invoiced after closing. This fee shall be paid within 15 days of closing.

Misc. fees such as charges for courier, VOD, VOE, PUD questionnaire, credit reporting, etc... maybe incurred by UIG on behalf of Broker and will be paid by Broker on Brokers account with specific vendors.

3. Omissions or errors by lenders or third parties on any closing or other loan documents are not the responsibility of UIG. Broker assumes all responsibility in regards to verifying all figures and documents and insuring all state and federal requirements are met. In addition, Broker will:
 - a. Select the lender for loan submission
 - b. Contact the applicant for all information needed for loan approval (UIG will contact the borrower at the discretion of broker)
 - c. Lock the interest rate
 - d. Collect any fees due third parties (appraisers, credit reporting agencies, attorney, etc...
4. All information supplied to and or collected by UIG in the processing of all mortgage applications submitted by Broker to UIG will be held in strict confidence. In addition UIG will not solicit any of the applicants submitted for processing nor will it transfer any information without written consent of Broker and applicant.

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5. This agreement may be terminated at any time by either party. At the time of termination, will be returned upon receipt of any fees due UIG for services rendered.
6. UIG is an independent contractor and not an employee or employer of broker. At the request of the broker UIG may complete, as a courtesy, order forms for third party services as required by various lenders. Broker assumes all financial responsibility for any and all third party fees incurred during the processing of their mortgage loan applications.

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|---------------------|-------------------------|
| Company Name: _____ | UIG Signature: _____ |
| Signature: _____ | Title: _____ |
| Title: _____ | |

Please fax signed agreement to 864-285-0306