

BETTER WORLD MORTGAGE

The Referral Network for Socially Responsible Mortgage Professionals™

Socially Responsible Mortgage Broker's Promise

For all mortgage referrals that we as mortgage brokers and mortgage professionals receive from BetterWorldMortgage.com, we make and affirm the following promises:

We Promise to work honestly, fairly and in good faith with our Better World Mortgage™ referred customers, keeping their best interest as our primary goal;

We Promise to donate 10% (ten percent) of our gross commissions to our mortgage customer's preferred charity of choice (hereinafter "Preferred Charity"), per our customer's selection;

We Promise not to raise the mortgage interest rate, the yield spread premium, our fees and costs, or our commissions to cover the amount of our charitable donation;

We Promise to submit and disclose to Better World Mortgage™, to our mortgage customer and to the Preferred Charity's appropriate office, a written Confirmation of Donation, disclosing (a) the amount, (b) the date of donation, and (C) the name and address of our customer/borrower; this submission and disclosure will be made within 5 business days after the date of funding of our customer's mortgage loan;

We Promise not to knowingly submit an application for a non-prime loan for a borrower who is eligible for, and whose needs are best met by, a prime loan;

We Promise that we are committed to socially responsible mortgage practices and maintain our commitment to reasonable points and fees; and we further promise that we will not make and burden our customers with "High Cost" loans (as defined by HOEPA, Section 32 and applicable state high cost lending laws or regulations);

We Promise not to engage in "flipping" or "equity stripping" by soliciting consumers who have recently obtained a loan, in order to refinance their loans unless there is a *bona fide* net tangible benefit to borrower;

We Promise to be in compliance with all federal and state lending laws, rules, requirements, and regulations and to disclose all fees on the GFE and HUD-1, including the Yield Spread Premium (YSP);

We Promise to use best efforts to be in compliance with all federal and state privacy laws, and to protect every customer's confidential information by utilizing necessary property information security safeguards and secure document disposal;

We Promise to fully comply with both the letter and the spirit of all state and federal fair lending, non-discrimination and ethics laws and practices.

We Promise to sign and maintain the Better World Mortgage™ annual compliance letter reaffirming these promises and our continued commitment to maintaining a socially responsible mortgage business practices.

Signed

Dated

Print Name

Company Name