

Exhibit B – Form of Broker Compensation Change Request



Broker Compensation Request

Upon completion, e-mail signed form to: Jprell@essexmortgage.com

Broker Name:

Broker Number:

Account Executive:

Owner/Principal/Manager:

Desired Effective Date:

Choose: the 1st of each month for the first 3 months following the date the Rule became effective, or quarterly thereafter; however, in no event shall a date be chosen that is sooner than 30-days from the Effective Date of any previous change to the Pre-set Percent Compensation amount.

The maximum compensation allowed effective January 10, 2014 is 2.75%.

Please select ONE of the following Pre-set Percent Compensation options:

- | | | | |
|---------|--------------------------|-----------------|--------------------------|
| 75 BPS | <input type="checkbox"/> | 75 BPS + \$695 | <input type="checkbox"/> |
| 100 BPS | <input type="checkbox"/> | 100 BPS + \$695 | <input type="checkbox"/> |
| 125 BPS | <input type="checkbox"/> | 125 BPS + \$695 | <input type="checkbox"/> |
| 150 BPS | <input type="checkbox"/> | 150 BPS + \$695 | <input type="checkbox"/> |
| 175 BPS | <input type="checkbox"/> | 175 BPS + \$695 | <input type="checkbox"/> |
| 200 BPS | <input type="checkbox"/> | 200 BPS + \$695 | <input type="checkbox"/> |
| 225 BPS | <input type="checkbox"/> | 225 BPS + \$695 | <input type="checkbox"/> |
| 250 BPS | <input type="checkbox"/> | 250 BPS + \$695 | <input type="checkbox"/> |
| 275 BPS | <input type="checkbox"/> | | |

Maximum Compensation Amount per transaction (if desired) _____

By submitting this form, you are warranting that:

- (1) You are authorized to make this compensation selection for the above named Broker,
- (2) Your company has an existing compensation plan that is compliant with all aspects of the Amendment of Section 226.36 of Regulation Z (the "Rule"), including how all loan officers and branch managers are required to receive compensation, and
- (3) You have read and fully understand the requirements of the Rule and Essex's policy and guidelines regarding the Rule.

Signature _____

Name/Title _____

Date _____