

COMPENSATION PLAN ADMINISTRATOR

FLASH

TILA Changes
4/6/2011



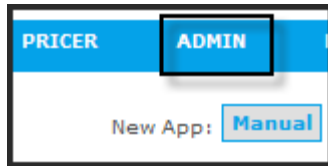
FPF Wholesale

COMPENSATION PLAN ADMINISTRATOR

In order to assist with the requirements of the new regulatory rules governing Loan Originator Compensation; a new administrative User function has been created within FLASH, called Compensation Plan Administrator (Comp Plan Admin).

- The Comp Plan Admin is a user that is designated within the Broker Agreement between the Broker and FPF Wholesale.**
- To designate a different Comp Plan Admin, the Broker must submit in writing the User's name and send it to the FPF Wholesale Comp Plan Admin at compplanadmin@fpfwholesale.com.**
- Only the FPF Wholesale Broker Approval Department can set up the designated Comp Plan Admin user within the Company Detail Page for the Broker in FLASH.**
- Only the Comp Plan Admin will have the ability to select a different compensation plan that will be applied to all loans for that particular Broker. Comp Plans will be in effect for a specific time as outlined in the Broker Agreement, please refer to that for details.**

COMPENSATION PLAN ADMINISTRATOR

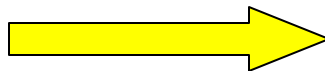


• If you are the Comp Plan Administrator for your office, you will have an **ADMIN** tab on your top menu bar.

• This is what you will see when you click on the **ADMIN** tab:

• If there is a drop down table in the **CURRENT LOAN ORIGINATOR COMPENSATION** section, the Comp Plan Admin for the Broker will be able to select a new Comp Plan.

• If the Comp Plan is not available to change it will appear in the following way:



A screenshot of the FPF Wholesale COMPENSATION PLAN ADMINISTRATOR interface. The page has a blue header with the FPF Wholesale logo and contact information. Below the header is a navigation bar with 'COMPANY', 'REPORTS', 'HOME', 'PIPELINE', and 'ADMIN' tabs. The 'ADMIN' tab is selected. The main content area is titled 'COMPANY DETAIL' and contains a 'BROKER/COMPANY INFORMATION' section with fields for Company ID, Code, Status, Company Name, Address, Zip, City, St, Contact, Tel, and Email. Below this is a 'CURRENT LOAN ORIGINATOR COMPENSATION' section with a dropdown menu for 'Plan' (currently showing 'TEST PLAN 10 2POINTS CONV 2') and a 'Start Date' field (showing '3/28/2011'). To the right of the 'CURRENT LOAN ORIGINATOR COMPENSATION' section is a 'THIS COMPANY'S USER'S' section with a list of users (currently showing 'Comp Plan Admin TEST PPF BROKER (Admin)') and buttons for 'Add User', 'Edit User', and 'Delete User'. Below the 'CURRENT LOAN ORIGINATOR COMPENSATION' section is a 'THIS COMPANY'S CREDIT BUREAU ACCOUNTS' section with a text area for instructions and an 'Add New Credit Vendor Account' button. At the bottom of the 'THIS COMPANY'S CREDIT BUREAU ACCOUNTS' section is a table with columns for 'DEF CREDIT VENDOR', 'ACCT NUMBER', 'PASSWORD', and 'FNM'. The table currently shows 'None' in the 'DEF CREDIT VENDOR' column and a 'Verify' button in the 'FNM' column.

A screenshot of the FPF Wholesale COMPENSATION PLAN ADMINISTRATOR interface, showing a highlighted row in the 'CURRENT LOAN ORIGINATOR COMPENSATION' section. The row is highlighted in yellow and contains the following information: 'Plan: TEST PLAN 10 2POINTS CONV 2.5 GOVT History' and 'Last Changed: 3/28/2011 7:01:30 PM by 203586-TFPFBKR'. The rest of the interface is the same as the previous screenshot.

SELECTING THE COMP PLAN

- **Plan:** To select a Compensation Plan, click on the drop down arrow in the Plan field.

The screenshot shows a web form titled "BROKER/COMPANY INFORMATION". A dropdown menu is open for the "Plan" field, displaying a list of compensation plans. The first option is "none". The second option, "TEST PLAN 4: 1.25 POINTS 0.75 GOVT", is highlighted in yellow. Other options include "TEST PLAN 10: 2POINTS CONV 2.5 G", "TEST PLAN 11: 2.0 POINTS ZERO GO", "TEST PLAN 12: 2 PT 0.5 GOVT", "TEST PLAN 5: 1.125 POINTS ZERO G", "TEST PLAN 6: 1.25 POINTS 0.5 GOV", "TEST PLAN 7: 2 POINTS 0.25 GOVT", "TEST PLAN 8: 1.125 POINTS 0.5 GO", "TEST PLAN 9: 1 POINT 1.0 GOVT", "TEST: 2 PT + \$500 & 2.25 PT + \$750", "TEST: 2 PTS + \$500 & 2.25 PTS GOVT", and "TEST: 2 PTS + \$500 & ZERO GOVT". Below the dropdown is a "Start Date:" field with a yellow background and a calendar icon to its right.

- From the table select the desired compensation plan by clicking on it.

- **Start Date:** Enter the date the comp plan will be effective. This field can be entered by typing the date in 00/00/0000 format or by clicking on the Calendar Icon and selecting the date from the inside the calendar.

The screenshot shows a calendar widget for March 2011. The days of the week are labeled S, M, T, W, T, F, S. The dates are arranged in a grid. The date 30 is highlighted in red. Below the calendar is a "[Cancel]" button.

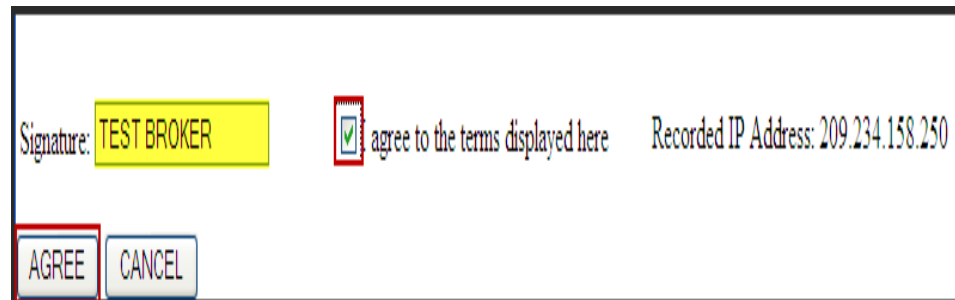
- Click on SAVE button at the top of the screen

Compensation Plan Broker Agreement

- Once the Comp Plan has been selected and saved, a window will open up to the Stearns Lending Broker Compensation Addendum.

FPF WHOLESALE BROKER COMPENSATION ADDENDUM

- The Comp Plan Admin will “sign” the agreement by typing in his/her name in the Signature line.
- Click into the box for “agree to the terms displayed here
- Click on the **AGREE** button



Signature: TEST BROKER agree to the terms displayed here Recorded IP Address: 209.234.158.250

- Once entered the screen with refresh and appear with the selected plan and start date.
- The Comp Plan can not be changed until it appears with a drop down table.

Company ID: 203586 Code: Status: Active

Company Name:

Address:

Zip, City, St: ID

Contact:

Tel: Fax:

Email:

CURRENT LOAN ORIGINATOR COMPENSATION

Plan: TEST PLAN 10 2POINTS CONV 2.5 GOVT **History**
 Last Changed: 3/28/2011 7:01:30 PM by 203586-TFPFBKR

I Can Help You!

Clicking on **History** allows User to view of all the Comp Plan changes

Company ID	Changed By	Date/Time	From Plan#	To Plan#	Fee	Percent	Min Amt	Max Amt	Effective
203586	203586-TFPFBKR	03/28/11 7:01:30 PM	0	120	0	2	0	0	03/29/11

**For Assistance, please contact the
SFHELP desk at:**

800-314-1225, option 3

or

email to: SFHELP@FPFWHOLESale.COM