



2% Incredible Lender LLC 2024 Compensation Plan: "The more you LEARN, the more you EARN... The More you KNOW the more you GROW".

PRO Elite ≥70 Points (The bare minimum effort to make PRO Elite)

- 30 Points** (3 Success Track training trips in 12 months - 3 trips = 30 points)
- 25 Points** ("Sales Huddle"= 10 points, "3 Points"= 5 points, Weekly "Fast Break"= 5 points)
- 15 Points** (Communicate with UWM account executive 20 minutes a month)
- 10 Points** (Use use "Processor +" on 1 loan in a month - Can be for Closing)
- 5 Points** (Use 20% of LOPP to Grow - Get LOPP with online Partner Academy training)

The hiring process at Incredible Lender LLC requires 2 Success Track trips
The 4-Day Loan Originating & 4-Day Loan Processing (classes include hotel & flight)
(3 trips in last 12 months gives you 25 points instead of 20)

Loan Amount **\$766,550** **Origination Cap** **\$15,331** **2.00%**

Loan Amount (in Dollars)	Various Broker LPC Plans	Un-Capped Charge to Borrower	Un-Capped Charge in BPS Paid	Apex's Origination to Borrower	Apex's Origination in BPS Paid
\$766,550	2.75%	\$21,080	275	\$15,331	200
\$766,550	2.50%	\$19,164	250	\$15,331	200
\$766,550	2.25%	\$17,247	225	\$15,331	200
\$766,550	2.00%	\$15,331	200	\$15,331	200
\$766,550	1.75%	\$13,415	175	\$13,415	175
\$766,550	1.50%	\$11,498	150	\$11,498	150
\$766,550	1.25%	\$9,582	125	\$9,582	125
\$766,550	1.00%	\$7,666	100	\$7,666	100
\$766,550	0.75%	\$5,749	75	\$5,749	75
\$766,550	0.50%	\$3,833	50	\$3,833	50
\$766,550	0.25%	\$1,916	25	\$1,916	25

Due to increases in our Lending Pad monthly charges for 2024, we are making the following changes to Lending Pad access.

Processors handle all loans from application to closing. They all have access to Lending Pad. LO's can choose to have access for a fee.

Lending Pad now charges Apex Mortgage Brokers \$150 per loan originator in their system. BLINK at UWM is a free alternative LOS.

Apex will cover some of the Lending Pad monthly charges based on your PRO ranking at UWM & loan production.

PRO Elite = \$150 minus \$125, **PRO Plus** = \$150 minus \$50, **PRO Basic** = \$150 - Each loan closed in 2024 = 1 month credit (3 loans = 3 months credit)

PRO Elite Commission			PRO Plus Commission			PRO Basic Commission		
* NOTE Lending Pad \$25 Monthly			* NOTE Lending Pad \$100 Monthly			* NOTE Lending Pad \$150 Monthly		
BLINK LOS Included			BLINK LOS Included			BLINK LOS Included		
70+ Points			30 to 69 Points			0 to 29 Points		
\$5,030.48			\$1,676.83			1st Full Month New LO's are PRO Elite		
More Comp than PRO Basic			More Comp than PRO Basic					
Percentage Paid to LO	Dollars Paid to LO	BPS Paid to LO	Percentage Paid to LO	Dollars Paid to LO	BPS Paid to LO	Percentage Paid to LO	Dollars Paid to LO	BPS Paid to LO
75%	\$11,498	150	50%	\$7,666	100	38%	\$5,749.13	75
75%	\$11,498	150	50%	\$7,666	100	38%	\$5,749.13	75
75%	\$11,498	150	50%	\$7,666	100	38%	\$5,749.13	75
75%	\$11,498	150	50%	\$7,666	100	38%	\$5,749.13	75
75%	\$10,061	131	50%	\$6,707	88	38%	\$5,030.48	66
75%	\$8,624	113	50%	\$5,749	75	38%	\$4,311.84	56
75%	\$7,186	94	50%	\$4,791	63	38%	\$3,593.20	47
75%	\$5,749	75	50%	\$3,833	50	38%	\$2,874.56	38
75%	\$4,312	56	50%	\$2,875	38	38%	\$2,155.92	28
75%	\$2,875	38	50%	\$1,916	25	38%	\$1,437.28	19
75%	\$1,437	19	50%	\$958	13	38%	\$718.64	9

One basis point is equivalent to 0.01% (1/100th of a percent) or 0.0001 in decimal form. Convert BPS to % (divide BPS by 100). Convert % to BPS (multiply % x 100).