CARDINAL
FINANCIAL COMPANY LIMITED PARTNERSHIP, NMLS 66247

Lender Paid Compensation Selection Form

Cardinal Financial Company, Limited Partnership (herein referred to as "Cardinal" and/or "Lender") and _____ NMLS ID _____ the undersigned Broker, (herein referred to as "Company" and/or "Broker") have entered into a Broker Agreement.

In compliance with the Truth in Lending Act and its implementing Regulation Z, specifically the Loan Origination Compensation Rule and all applicable Federal, State and Local Regulations, the Broker will be compensated on funded loans by either Cardinal (referred to as Lender Paid Compensation or LPC) or the Borrower (referred to as Borrower Paid Compensation or BPC). On a loan level basis, the Compensation Plan type must be selected by the Broker on or before the date of the issuance of the Loan Estimate by Cardinal.

The Broker will have the right to make changes to their LPC elections every 90 days by completing this form and delivering to tpoapprovals@cardinalfinancial.com. The current compensation election must continue to be used for all disclosures until Cardinal provides approval and an effective date for the new compensation election. The Compensation Plan is outlined below:

1. LENDER PAID COMPENSATION ELECTION

Brokers must set a Lender Paid Compensation amount no greater than 2.75% of the loan amount. I am authorized to select the Lender Paid Compensation plan and set it at _____% (percent) of the note loan amount.

2. MINIMUM AND MAXIMUM COMPENSATION ELECTIONS*

In addition to the fixed percentage chosen above, Broker has the option to place a minimum or maximum compensation limitation:

MINIMUM Compensation Dollar Amount	MAXIMUM Compensation Dollar Amount
Cannot be lower than $500.00	**Enter amount up to $30,000**
_____ If left blank, a default limitation of $500 will be used	_____ Maximum allowable broker compensation is $30,000. Any amount entered above $30,000 will default to $30,000 unless approved by Cardinal. If left blank, a default limitation of $30,000 will be used.

*Consider QM, HOEPA, and HPML thresholds when selecting Minimum Compensation.

3. COMPENSATION LIMITS

Regardless of whether the Broker chooses to be paid by either Lender Paid Compensation or Borrower Paid Compensation, Broker agrees and certifies that Borrower Paid Compensation must be equal to or lower than the Lender Paid Compensation amount elected above.

4. DUAL COMPENSATION PROHIBITED

Broker agrees that Broker cannot receive dual compensation from both the Lender and the Borrower (or any other dual parties) on the same transaction. Dual compensation is expressly prohibited.

5. PAYMENT OF LOAN OFFICER

Broker is solely responsible for the payment of any and all compensation to its Loan Officers. Broker agreement that such compensation must conform with all of the requirements defined under TILA, Regulation Z (along with its accompanying Official Staff Commentary) and all applicable Federal, State and Local laws and regulations.

6. COMPLIANCE CERTIFICATION

Broker agrees to comply with all of the requirements under TILA and Regulation Z relating to loan originator compensation. Broker certifies to Cardinal that Broker has read and fully understands the compensation requirements under TILA and Regulation Z mentioned above and is in compliance with all requirements thereof. Brokers also certify that they have established written compensation agreements with each of its originators.

7. ANTI-STEERING DISCLOSURE

For each loan submitted by the Broker to Cardinal, the Broker must include an Anti-Steering Disclosure which describes the options presented to the Borrower for each type of loan in which the Borrower expressed interest and must include the following: 1) The loan with the lowest posted interest rate; 2) the lowest posted interest rate for any loan with no negative features such as prepayment penalties or balloons and 3) The loan with the lowest total costs.

I have reviewed and agreed to the terms and conditions of this document and represent and warrant on behalf of Broker that Broker will comply with the entirety of these terms and conditions.

BROKER

Name of Company

Principal Name (Printed)

Signature of Principal

Date