

	Traditional Program	\$10,000-per-Borrower Program	Interest-Sharing Program
Overview	The broker's fee is typically structured as borrower-paid points added on to the cost of the loan.	The broker's fee is paid out over time, generally resulting in less up-front income for the broker but more income over time than a traditional broker fee structure.	The broker accrues interest on the outstanding balance of every borrower originated by broker.
How much is the broker paid?	The broker negotiates a fee agreement with the borrower and is paid based on that fee agreement. A typical fee would be 1 point.	0.5 points on the first \$2,000,000 of transactions that we do with any originated borrower.	The broker splits the interest accrued on the loan with Barnett Capital. For 6 months from a new borrower's first closing, the broker accrues at an annualized rate of 1.25% on the borrower's principal balance, and 0.75% thereafter.
Who pays the broker?	The borrower.	Barnett Capital.	Barnett Capital.
How is the broker paid?	On the HUD, unless otherwise agreed.	On the HUD, unless otherwise agreed.	Directly by Barnett Capital.
When is payment due to the broker?	Upon the loan closing.	Upon the loan closing.	Upon loan repayment.
For how long can a broker receive payments for new deals done by an originated borrower?	Until 1 year after the originated borrower's first loan closing.	No time-based limitation.	For as long as the broker regularly originates for Barnett Capital plus one year.
Can the broker market under Barnett Capital's brand name?	No.	No.	Possibly. Please discuss with us if you're interested in this.
Can the broker market our point-free program?	No, as the broker's fee is generally structured as points.	Yes.	Yes.
How do I get started?	Submit deals.	Submit deals.	Submit deals.

For more information, contact us at homelending@barnettcapital.com or (224)205-7266.