MORTGAGE LOAN ORIGINATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You agree to enter into this Mortgage Loan Origination Agreement with **AKT AMERICAN CAPITAL** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **AKT AMERICAN CAPITAL** on
We are licensed as a "Mortgage Broker" under

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

* We are acting as an independent contractor and not as your agent.
* We will enter into separate independent contractor agreements with various lenders.
* While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

* The retail price we offer you - your interest rate, total points and fees - will include our compensation.
* In some cases, we may be paid all of our compensation by either you or the lender.
* Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
* Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR	APPLICANT(S)
AKT AMERICAN CAPITAL	
Company Name	Applicant Name(s)
2121 ROSECRANS AVE., 6TH FL	
Address	Address
El Segundo, CA 90245	
City, State, Zip	City, State, Zip
310-640-0100 / 310-640-0310	
Phone/Fax	Borrower Signature Date
Broker or Authorized Agent Signature Date	Co-Borrower Signature Date