

**EXHIBIT A**  
**APPLICANT ASSISTANCE AGREEMENT (the “Agreement”)**

TO: \_\_\_\_\_ [Applicant] (“You” or “Applicant”)

FROM: \_\_\_\_\_ [Mortgage Advisor] (“We” or “Us”)

We understand that You may be considering applying for a Home Equity Conversion Mortgage reverse mortgage loan (“HECM”).

We want to be of assistance to You as You consider the HECM, other reverse mortgage loans that may be available and the mortgage lenders that may be willing to make a HECM or other reverse mortgage loan to You.

We propose to provide the following services (“**Applicant Assistance Services**”) to You: (1) to advise and educate You on the features, availability and benefits of reverse mortgages generally and the HECM in particular; (2) to advise and apprise you regarding the lenders in Your area that offer reverse mortgages generally and the HECM in particular; (3) to advise and educate You regarding the potential financial implications of a HECM loan, the factors affecting qualification and generally on the amount of benefit for which You may qualify; (4) to advise and educate You regarding how the condition of Your home may impact qualification and use of HECM loan proceeds as well as your continuing obligation to maintain the structural integrity and good repair and condition of the home after the loan’s closing; (5) to educate You regarding unique credit problems associated with HECM loans; (6) to provide You with telephone numbers and web pages for independent resources to obtain more information regarding reverse mortgages generally and the HECM in particular; (7) if a HECM is considered by You, to assist You in completing a HECM application and other forms to be submitted to one or more of such mortgage lenders; and, (8) to assist You in dealing with such mortgage lenders as they complete Your loan application, and they consider, process and underwrite your HECM.

We propose that We be paid an applicant assistance fee (“**Applicant Assistance Fee**”) for providing the Applicant Assistance Services to You, but only if a HECM reverse mortgage loan is made to You by a mortgage lender. If no HECM reverse mortgage loan is made to You, no Applicant Assistance Fee will be paid to Us. The Applicant Assistance Fee may be financed in its entirety as part of the loan if You wish, and will reduce the overall origination fee for your HECM reverse mortgage loan that is paid to the mortgage lender. The Applicant Assistance Fee will be \_\_\_\_\_ (under no circumstances may the Applicant Assistance Fee exceed twenty-five percent (25%) of the amount of the HECM origination fee).

You acknowledge, understand and agree that mortgage lenders may share with Us information related to your application as they consider, process and underwrite it, so that We may be able to provide the Applicant Assistance Services to You. You also acknowledge, understand and agree that a decision to make or not to make a HECM reverse mortgage loan to You may only be made by such mortgage lenders; that We do not make, or process or underwrite, HECM reverse mortgage loans; and that We do not guarantee that any of the mortgage lenders to which your application may be submitted will make the requested loan to You.

