



# Builders Compensation Plan

## 100% Payout

Promotional Levels	Comm. % (thru all levels)	Infinity Overrides	Promotional Guidelines		
			Fast Track (6 mos)	Cumulative (12 mos)	
Associate	20%	---	Industry Certification	Industry Certification	
Sr. Associate	30%	10%	2 Personal Recruits 5 Team Recruits	6 Personal Recruits 1 Personal Loan	
Consultant	40%	10%	10 Recruits 5 Loans	20 Recruits 10 Loans	
Sr. Consultant	50%	10%	20 Recruits 10 Loans	40 Recruits 20 Loans	
<b>E X E C U T I V E  L E V E L</b>	Director	65%	15%	30 Recruits / 20 Loans 1 Promotional Exchange	60 Recruits / 40 Loans 1 Promotional Exchange
	Regional Director	70%	5%	2 QBD's or higher	3 QBD's or higher
	National Director	74%	4%	4 QBD's or higher	6 QBD's or higher
	Vice President	78%	4%	8 QBD's or higher	12 QBD's or higher
	Executive VP	82%	4%	12 QBD's or higher	18 QBD's or higher
	Action Partner	90%		16 QBD's or higher	24 QBD's or higher

## 18% Additional Overrides through 9 generations

Generation Overrides	Percentage	Requirements
1st generation BD	5%	Must be a QBD or higher
2nd generation RD	4%	Must be a QRD or higher
3rd generation RD	3%	To receive 2-9th generation Overrides
4th generation RD	1%	
5th generation RD	1%	
6th generation RD	1%	
7th generation RD	1%	
8th generation RD	1%	
9th generation RD	1%	
<b>Total Commission Payout</b>	<b>100%</b>	

- All Loan originators doing business in States that require loan origination license must be licensed per state specific guidelines and NMLS registered.
- All BD's and above must re-qualify for their position by maintaining the minimum production requirement for that promotion level. The re-qualification requirement for BD's and RD's is six months and for ND's and above is twelve months.
- No more than 1/3 of promotional requirement at each level can come from any one leg.
- Direct upline Director has the right to receive one promotional exchange leg from the newly promoted Director.
- All NFS Compensation plans and Promotional standards are subject to change without notice. Commissions based on gross field payout( total gross loan less .25 basis point for general overhead and administration expenses). Amount will be reduced by 10% payroll administrative fee and taxes.
- Associate Brokers fee is \$600 on a \$250,000.00 loan or 10% on a loan over \$250,000.00
- Direct upline of AB receives \$100 per closed file for AB transactions.
- Any NFS associate that hires an experienced mortgage professional at a higher position than themselves, is entitled to 1% upline Director commission.
- All FHA loans are paid out W2 and conventional loans are paid 1099 or state specific.
- All titles are merely compensation percentage designations and do not correlate to the associate being an officer of the company.
- Vested Provisions: After 3 years of 20% baseshop growth per year, you are 50% vested. After 20% growth for the next two years, you will be 100% vested.

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