

We are pleased to announce several enhancements to our **HELIX DIGITAL HELOC** product, effective Wednesday, October 28, designed to deliver more competitive broker compensation and greater pricing flexibility for our broker partners.

1. Increased Lender-Paid Compensation – Now 2.50%

Lender-paid broker compensation will increase from **2.00% to 2.50%**, where permitted by state regulations.

- Volume bonuses: In conjunction with the change, volume-based bonuses will be discontinued.
- Pipeline loans included: the increased lender-paid compensation will apply to all existing loans in the unclosed pipeline.

2. Reduced Origination Fees

Origination fees will decrease from **2.99% to 2.49%** for loans in states without specific origination fee restrictions.

- In states with regulatory limits on origination fees, reductions will vary based on applicable requirements.
- Pipeline loans included: The reduced fees will apply to all existing loans in the unclosed pipeline.
- These reductions do not apply to transactions utilizing the new borrower-paid compensation option described below.

3. NEW! Borrower-Paid Origination Fee Option

We are introducing a borrower-paid Origination Fee option in most states, providing greater flexibility to structure loans based on individual borrower needs.

- Flexible compensation: Transactions can be structured with a borrower-paid broker Origination Fee ranging from **0% to 4.50%**, subject to applicable state origination fee limits.
- Transaction-level flexibility: Compensation can vary by loan.
- Separate REMN fee: In addition to the selected broker origination fee, REMN will charge the borrower an additional, separate 0.49% origination fee.
- Application eligibility: This option is available exclusively for broker-initiated applications. Borrower-initiated applications will automatically utilize lender-paid compensation.
- There is no lender-paid compensation if this option is selected.

We believe these enhancements will make HELIX even more competitive while giving our broker partners greater flexibility and more opportunities to grow their business.

Thank you for your continued partnership!

The REMN Team