



Compensation Guide

MERIX offers you a host of innovative compensation choices. Our trailer fee program is designed for originators who want to build a book of business that has ongoing value.

The MERIX compensation plan allows you to:

- Get paid on assets under administration, not just transactions
- Create long term revenue for the future, including retirement
- Benefit from our industry leading retention rates
- Create tangible assets for your business

You may choose to have your trailer fees paid in cash through your brokerage firm or [XREWARD credits](#).

*[Click here](#) to learn more about XREWARDS. Please note some brokerage firms may only allow Cash Trailer Fees. Please check with your broker-of-record for clarity.

Cash Trailer Fees	XREWARD Credits
Provide an ongoing income stream to supplement your earnings.	Allow you to build a pool of trailer fees and redeem them at a later date.
Paid annually on the anniversary date to the brokerage firm.	Can be redeemed for cash paid through your brokerage firm annually or left in your account to grow.
Trailer fees are paid for the duration of the funded MERIX mortgage providing you with predicable cash payments.	Help build up a book of business that can be sold in the future. If an originator decides to sell their book of business, the reward credits can be sold with it, as long as the book is sold to an approved MERIX originator.

Compensation Choices

Extended Model - Earn a competitive upfront fee with the emphasis on long-term revenue

Trailers Paid in Cash - comp model 6 Trailers Paid in Credits - comp model 2	Terms Selected							
	1	2	3	4	5	6	7	10
Paid at Closing	35	50	60	65	75	85	95	125
First Term Trailer Fees (Paid Annually)		8	8	8	8	8	8	8
Paid at Renewal	20	20	20	20	20	20	20	20
Renewal Trailer Fees (Paid Annually*)	20	20	20	20	20	20	20	20

Extended Plus Model - Maximize your upfront compensation while still earning annual trailer fees revenue

Trailers Paid in Cash - comp model 29 Trailers Paid in Credits - comp model 10	Terms Selected							
	1	2	3	4	5	6	7	10
Paid at Closing	35	50	60	65	87	85	95	125
First Term Trailer Fees (Paid Annually)		8	8	8	5	8	8	8
Paid at Renewal	20	20	20	20	20	20	20	20
Renewal Trailer Fees (Paid Annually*)	20	20	20	20	20	20	20	20

*Trailer fees are calculated on the outstanding balance of the mortgage on the anniversary date and paid annually for the duration of the original funded MERIX mortgage. Please note the mortgage must be current and in good standings.

**MERIX will Claw Back all compensation for any deals prepaid in full within 90 days of closing

Frequently Asked Questions

Q: How much can I earn with Trailer Fees?

A: Our trailer fee model will pay your 207 bps over 10 years (and continue to pay 20 bps annually for the duration of the mortgage).

Example of Compensation on a 5-year Deal

Year	Competition	Xtended	Xtended Plus
1	100	75	87
2	0	8	5
3	0	8	5
4	0	8	5
5	0	8	5
Total over 5 years	100	107	107
6	0	20	20
7	0	20	20
8	0	20	20
9	0	20	20
10	0	20	20
Total over 10 years	100	207	207

Q: What if I want all my commission upfront?

A: As an Approved Originator of MERIX, you can submit your upfront-preferred deals to Lendwise.

Q: Can I change my Trailer Fee compensation model?

A: Yes. Deals already funded on a previous model will remain with that trailer-fee model.

Q: How long has MERIX been paying trailer fees?

A: MERIX has been paying trailer fees for over 15 years - our company model was built around paying trailer fees, and this core value remains our primary focus. Many MERIX supporters are now earning in excess of \$100,000 annually in trailer fees.

Q: Are there any reasons why I would not be paid my trailer fees?

A: There are two reasons - if your client goes into delinquency, you would not be paid on that file, and if we discover misrepresentation on the file.

Q: What if MERIX goes out of business?

A: Trailer fees are a contingent liability of our investors and will continue to be paid.

Q: What happens if I change brokerages?

A: Your credit trailer fees can transfer with you to your new brokerage. Cash Trailers remain with the Brokerage that funded them. Depending on your agreement with your brokerage, they may redirect the cash trailers to you.

Q: Do you have a calculator that I can use to calculate future revenue streams based on anticipated volume?

A: Yes! You can find our Xtended Model calculator [HERE](#) and our Xtended PLUS model Calculator [HERE](#)

If you have further questions or inquiries about our Compensation Models, please contact your MERIX Director of Business Development.