



FMG Standard Policies for Loan Originators

Job Description

The function(s) of your position is attached as a separate document. Please review in its entirety and address any questions, or concerns, to your direct supervisor.

Compensation

Compensation for originators is specified in your loan originator employment and compensation agreement.

Work Hours

Loan originators, for the most part, clearly set their own hours, as their compensation is determined strictly from their own efforts and production. This section is kept in FMG's employee manual so loan originators know when they can depend on from First Mortgage Group, LLC's (FMG) Operation's staff, in terms of support. All FMG office and/or clerical staff are expected to be in the office from 9:00 a.m. to 5:30 p.m., each workday FMG is open for business. Flex or alternate time may be arranged with direct supervisor and senior management, as long as it does not interfere with the normal operations, or staffing, of FMG offices. Such approval is not guaranteed and must be approved in writing by the direct supervisor and senior management. Each employee is given a lunch period of one hour daily; time is to be coordinated with the appropriate department manager to ensure sufficient staffing, at all times.

Office Closing(s) Due to Inclement Weather

If FMG makes the decision to close for business, for an entire business day, due to weather or other safety conditions, that decision will be made by senior management; and all employees will be notified, as expeditiously as possible. For internal staff, this decision will not count against an employee's sick, personal or vacation or holiday time, and will be paid at the normal day rate.

Additional Benefits

Employee is eligible to participate in company benefits programs, as appropriate, and/or if they are available to all staff. The employee will be charged a pro-rated premium for health, and/or dental, and other such benefits as available and as agreed to when available as an option. These will be negotiated separately, and specifically.

Mandatory Background Checks

Each employee MUST provide to FMG, within 10 calendar days of hire, an official GCIC (Or NCIC if applicable) background check as a condition of employment with FMG, and in compliance with state and federal regulations; failure to comply will be grounds for immediate termination of employment.



Termination

Georgia is an AT WILL employment State; as such, any company can terminate any employee, at any time, with OR without cause. However, FMG company policy recognizes three (3) types of termination:

- 1) *Involuntary with cause*: FMG initiates termination due to inadequate job performance, misconduct, excessive absenteeism, gross insubordination, theft of company property, or the like, fraud, etc.
- 2) *Involuntary without cause*: FMG initiates termination due to economic conditions, automation, decrease in workload or reorganization, or the like.
- 3) *Voluntary*: Employees initiates resignation or retirement.

Please be advised that FMG is NOT a discriminatory employer or company and we are compliant with all applicable features of EEOC and state and federal law. Including, but not limited to, Title VII of the Civil Rights Act of 1964, The Americans with Disabilities Act (ADA), The Age Discrimination in Employment Act, and The Equal Pay Act and The Civil Rights Act, of 1991. All FMG office locations are safe, healthful workplaces in compliance with OSHA standards.

It is important to note that FMG is a mortgage company and as such, is regulated by state AND federal laws. FMG is currently licensed in: Georgia, Florida and Tennessee; and due to requirements of banking and financing regulatory agencies, ALL FMG employees must satisfactorily pass a criminal background check, at or within, 10 days of hire. FMG cannot employ anyone with a felony conviction on his or her record. In addition, FMG also requires a credit check of all employees. FMG reserves the right to request or require a random drug screen/test from any employee or applicant seeking employment, due to the fiduciary nature of our company.

Any employee can AND will be terminated for any felony conviction prior to, or subsequent to hire; or for a drug screening/test with a positive result for ANY illegal substance(s).

Company Recognized Holidays

At this time, FMG recognizes the following holidays as paid holidays for all full-time, salaried staff members. Officially, FMG is closed for business on these dates (Note: As days and/or dates sometimes change with the calendar, FMG is using holiday names for reference.) :

New Year's Day (January 1st)
Martin Luther King, Jr. Birthday
Memorial Day
Fourth of July
Labor Day
Thanksgiving Day
Friday after Thanksgiving
Christmas Day

Unless prior approved by senior management and direct supervisor, or unless it is part of a prior approved vacation, all staff must work the day before and day after the holiday to receive holiday pay.



Dress Code

All employees are expected to look professional at all times. Business casual is appropriate within reason, depending on job description, and location. At no time will the following attire be acceptable in any of FMG's offices, or at any appointment where employee represents FMG: halter tops, pajama-like clothing, skin-baring attire (i.e. 'belly shirts', midriffs, cutoffs and/or similar, short-shorts, micro-mini skirts, and/or see-through clothing), low-rise skin-tight jeans, torn ripped or dirty clothing, and clothing with questionable words pictures, or logos. If you have a question as to something being acceptable see your direct supervisor. FMG reserves the right to send someone home and dock their pay, accordingly, for time lost, if they are dressed inappropriately or in a way that is damaging to FMG's professional reputation.