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{ "Agreement": [ { "Title": "Mortgage Lender and Homeowners Insurance Referral Agreement",
"EffectiveDate": "[Date]", "Parties": { "Lender": "[Mortgage Lender Name/Company]",
"Agency": "[Insurance Agency Name]" }, "Terms": [ { "Section": "1. Purpose", "Content": "The
purpose of this agreement is to establish a non-exclusive cross-referral relationship between the
Lender and the Agency to provide clients with streamlined access to mortgage and insurance
services." }, { "Section": "2. Referral Process", "Content": "The Lender agrees to refer clients in
need of homeowners insurance to the Agency. The Agency agrees to refer clients in need of
mortgage financing or refinancing to the Lender." }, { "Section": "3. No Compensation",
"Content": "Both parties agree that no referral fees, commissions, or kickbacks shall be paid for
any referral. This agreement is strictly for the mutual benefit of providing value to clients and
complies with the Real Estate Settlement Procedures Act (RESPA)."}, { "Section": "4.
Disclosure", "Content": "Both parties agree to disclose to the referred client that they are under
no obligation to use the services of the referred partner and are free to shop for other providers."
}, { "Section": "5. Term and Termination", "Content": "This agreement shall remain in effect
until terminated by either party with thirty (30) days' written notice." } ], "Signatures": {
"LenderRepresentative": "_____ Date: _____",
"AgencyRepresentative": "_____ Date: _____" } } ] }
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