

Mann Mortgage LLC

EMPLOYEE HANDBOOK

• THIS HANDBOOK IS EFFECTIVE IN ALL STATES EXCEPT MONTANA •

All Mann Mortgage LLC employees are expected to acknowledge, by their signature on the Employee Handbook Acknowledgment Form, which appears as the last page of this handbook, that they have read and understand the contents of this Employee Handbook.

This handbook will replace any existing personnel policy manuals.

Effective Date: 11/15/06

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Oregon Employee Addendum
Washington Employee Addendum

Oregon Employees Only
Washington Employees Only

Mann Mortgage LLC

Our Commitment to Excellence

We are committed to providing the highest in personalized, friendly, quality service. We believe in building customer relationships by providing financial services, which represent excellent value to the customer. Employment with Mann Mortgage LLC means working for the entire organization toward this commitment. Teamwork among Mann Mortgage LLC branches, departments, and employees is at the core of our management philosophy. We all share the responsibility of maintaining and improving our high quality of service to the customer and must work together toward that goal. The quality of service we provide to our customers determines our individual and collective success.

We are happy to welcome you to Mann Mortgage LLC and hope our association will be pleasant, productive, and beneficial.

Mann Mortgage LLC Employee Handbook

This Employee Handbook represents the personnel policies and procedures of Mann Mortgage LLC. This handbook explains standards of behavior and conduct that all employees are expected to observe. This handbook is provided as a guide to employees and is not meant to be all-inclusive.

All new and existing employees are expected to acknowledge, by their signature, that they have read and understand the contents of this handbook. We ask that you please take your time in reviewing it carefully and sign the acknowledgment within seven (7) days of receipt. The Employee Acknowledgment form appears at the back of this handbook.

THIS HANDBOOK IS NOT AN EMPLOYMENT CONTRACT AND IT IS NOT A GUARANTEE OF EMPLOYMENT FOR A DEFINITE TERM, AND FURTHER IT IS NOT PART OF THE EMPLOYMENT RELATIONSHIP. THE HANDBOOK IS INTENDED AS A GUIDELINE FOR MANAGEMENT EMPLOYEES, WHICH MANN FINANCIAL MAY OR MAY NOT FOLLOW IN ITS SOLE DISCRETION.

THE EMPLOYMENT RELATIONSHIP BETWEEN THE EMPLOYEE AND MANN MORTGAGE LLC IS AT WILL, WHICH MEANS THAT THE EMPLOYEE OR MANN MORTGAGE LLC MAY TERMINATE THE EMPLOYMENT RELATIONSHIP WITH OR WITHOUT CAUSE, WITHOUT NOTICE, AT ANY TIME, REGARDLESS OF THE TIME AND MANNER OF PAYMENT OF WAGES OR SALARY.

THIS HANDBOOK BECOMES EFFECTIVE NOVEMBER 15, 2006, AND WILL REPLACE ANY EXISTING PERSONNEL POLICY MANUALS.

SECTION 1.

EMPLOYMENT PRACTICES

1.0 EMPLOYMENT APPLICATIONS

All Mann Mortgage LLC Employees are required to complete an employment application. Mann Mortgage LLC relies upon the accuracy of information contained in the employment application, as well as the accuracy of other data presented throughout the hiring process and employment. Any misrepresentations, falsifications, or material omission in any of this information or data may result in the exclusion of an individual from further consideration for employment or, if the person has been hired, termination of employment.

1.2 EQUAL EMPLOYMENT OPPORTUNITY

Mann Mortgage LLC is an equal opportunity employer. It is the policy of Mann Mortgage LLC to make its selection and promotion decisions on the basis of qualifications alone regardless of race, color, age, gender, sexual orientation, religion, creed, national origin, marital status, veteran's status, or physical or mental disability.

1.3 REHIRE POLICY

Should you leave your employment with Mann Mortgage LLC, your past work record, and the circumstances of your departure, may be used to determine whether you may be rehired. Such re-employment will be based on the same needs and qualifications as are considered in the employment of any other applicant.

Rehired employees who had continuous full or part-time service credit at the time of termination will not be given service credit for past years of employment for any purpose including PTO leave, retirement or any other benefit.

1.4 EMPLOYEE CLASSIFICATIONS

Mann Mortgage LLC will classify employees as either exempt or non-exempt as defined by the Fair Labor Standards Act and applicable state law. Exempt employees are exempt from overtime and minimum wage requirements. Employees subject to overtime and minimum wage requirements of the Fair Labor Standards Act are classified as non-exempt. All employees are further classified as an introductory, regular, temporary, or on-call employees. These classifications, explained below, may be used for salary administration and other personnel matters.

Introductory Employee: An employee who has not yet completed his or her introductory period. (See section 1.5)

Regular Employee: An employee who has completed the introductory period and has been regularly assigned to a position within Mann Mortgage LLC.

Introductory employees and regular employees may be further classified as full-time or part-time.

Full-time Employee: An employee who is regularly scheduled to work thirty (30) hours or more a week.

Part-time Employee: An employee who is regularly scheduled to work less than thirty (30) hours a week.

Temporary Employee: An employee who is engaged in work full-time or part-time, with the understanding that his or her employment will be terminated as of a specific date, or upon completion of a specific assignment. This person does not have to be a Mann Mortgage LLC employee, but can be acquired through an outside agency.

On-Call Employee: An employee who, according to fluctuating workloads, is hired on an hourly, daily, or weekly basis to handle extra work during the busiest times.

Employees may be assigned or reassigned to different and/or additional duties, regardless of employee classification.

1.5 NEW EMPLOYEE INTRODUCTORY PERIOD

An employee's introductory period begins on the employee's assigned employment service date (see section 1.8) and may run up to 6 months. Completion of the introductory period does not guarantee employment for any definite period of time and does not alter the at will employment relationship.

The introductory period is applicable to both new and rehired employees. You may be assigned or reassigned to different and/or additional duties during the introductory period.

Introductory employees are eligible for benefits as stated in this manual. (See section 4.7)

THIS POLICY SECTION REGARDING *NEW EMPLOYEE INTRODUCTORY PERIOD* IS NOT INTENDED TO ALTER THE AT WILL EMPLOYMENT RELATIONSHIP, WHICH MEANS THAT THE EMPLOYEE OR MANN MORTGAGE LLC MAY TERMINATE THE EMPLOYMENT RELATIONSHIP WITH OR WITHOUT CAUSE, WITHOUT NOTICE, AT ANY TIME, REGARDLESS OF THE TIME AND MANNER OF PAYMENT OF WAGES OR SALARY.

1.6 IMMIGRATION AND EMPLOYMENT

It is the policy of Mann Mortgage LLC to employ only those individuals entitled to work in the United States. In complying with the Immigration Reform and Control Act of 1986 (IRCA), it is against Mann Mortgage LLC's policy to discriminate because of an individual's national origin, citizenship, or intent to become a U.S. citizen.

As a condition of employment, each new employee must properly complete, sign and date the first section of the Immigration and Naturalization Service Form I-9. Before commencing work, newly rehired employees must also complete the form if they have not previously filed an I-9 with this organization, if their previous I-9 is more than three years old, or if their previous I-9 is no longer valid.

1.7 YOUR PERSONNEL FILE

Each employee of Mann Mortgage LLC has a personnel file. This file includes your application, performance evaluations, and copies of other information relevant to your employment at Mann Mortgage LLC. Any work records required to be kept confidential by applicable law will be maintained in a separate file. Every employee has the right to inspect his or her personnel file. You may receive a copy of any information in your personnel file. You are permitted to add material and request corrections be made to any information in your file. If you wish to review or add materials to your file, contact your supervisor and arrangements will be made.

It is very important that Mann Mortgage LLC have your correct address and telephone number. Should you change either, it is your responsibility to promptly inform your supervisor and the Human Resource Department of such change. In addition, you must keep Mann Mortgage LLC up to date to as to other information which can affect income tax withholding, insurance benefits, and other important records. Notify your supervisor and the Human Resource Department as soon as possible about any change in marital status, new additions to your family, a death in your immediate family, change in visa or citizenship status or a change in military reserve or draft status.

Unless specifically permitted by the employee or required by law, no employee has the authority to reveal a fellow employee's address, telephone number, or other information to anyone.

1.8 EMPLOYMENT SERVICE DATE

For the purpose of calculating certain employee benefits and employee classification, Mann Mortgage LLC will assign an employment service date that coincides with your first day of employment. This date applies to many of the benefits offered by Mann Mortgage LLC. Rehired employees will be assigned an employment service date that coincides with their rehire date.

1.9 LOAN REPRESENTATIVE AGREEMENTS

All Mann Mortgage LLC employees who are employed as loan officers are required to sign a Loan Representative Agreement. Requirements, which are specific to loan officers, are addressed in the Loan Representative Agreement and may not be fully explained in this handbook.

1.10 EMPLOYEE HANDBOOK ACKNOWLEDGMENT AND RECEIPT FORMS

Mann Mortgage LLC employees are expected to acknowledge by their signature on the Employee Handbook Receipt Form that they received a copy of the Employee Handbook to read. In addition, Mann Mortgage LLC employees are expected to acknowledge, by their signature on the Employee Handbook Acknowledgment Form, that they have read and understand the contents of this Employee Handbook. The form appears at the back of the Employee Handbook or you may request one from your Branch Manager or the Human Resource Manager.

SECTION 2.

ATTENDANCE AND TIME OFF

2.1 ATTENDANCE/TARDINESS STANDARDS

The ability of Mann Mortgage LLC to provide quality service for its customers depends on the regular attendance of all of our employees. Tardiness and absenteeism put a strain on other employees who must carry the additional workload. While Mann Mortgage LLC does not want employees who are ill or who need time off for other legitimate reasons to come into work, our policies are designed to encourage good attendance and punctuality.

The importance of regular attendance cannot be emphasized enough. Disciplinary proceedings may be taken against an employee who uses Personal Time Off (PTO) leave in an irresponsible or chronic manner.

Abuse of leave time may effect an employee's performance evaluation, with chronic misuse leading up to termination of employment (Example: Employee repeatedly calls in on a Monday or Friday using leave).

All employees are expected to:

- A. Maintain personal health standards that will allow you to perform your work in a competent manner on a regular basis.
- B. Avoid letting minor impositions keep you from performing your job. At the same time, good judgement should be used with respect to contagious ailments that might have an adverse effect on other employees.
- C. Attempt to attend to personal medical matters during non-working hours.

2.2 PERSONAL TIME OFF

With the *exception* of Branch Managers and Loan Representatives, all other full time employees (hereinafter "Eligible Employees") accrue personal time off (PTO) to be used for vacation, illness, or other personal needs. Personal Time Off days accrue for Eligible Employees bi-weekly, and accumulate into a paid leave account according to the following schedule:

Third month of employment through December 31 of the first year employed	1 day (8 hours) per month
Year 2	12 days (96 hours) per year
Years 3 and 4	17 days (136 hours) per year
Years 5 through 7	22 days (176 hours) per year
Years 8 through 15	27 days (216 hours) per year
Years 16 through 19	30 days (240 hours) per year
Years 20 and above	32 days (256 hours) per year

Eligible Employees begin accruing PTO from the beginning of the pay period the third month following the month they begin work. Years run from January 1 to December 31 after you have been employed through December 31 in the first year you were hired. As of January 1, the entire year's PTO, while not yet earned is available to be used. By your signed acknowledgment of the receipt of this handbook, you agree that PTO used, but not earned, as of the date a person ceases to be employed will be deducted from the final payroll statement.

Mann Mortgage LLC strongly recommends that Eligible Employee maintains a balance in his/her PTO accrued bank for emergency situations.

Requests for PTO must be recorded on the appropriate forms and pre-approved by your supervisor. Granting of PTO depends on staffing to meet client and business needs.

Non-exempt employees must record pre-approved personal time on timesheets, and may use PTO at a minimum in 15 minutes (.25 hour) increments.

To meet client and business needs, all Eligible Employees should try to plan PTO. Eligible Employees must request time off in advance, giving as much notice as possible, and at a minimum, 24 hours notice.

PTO is provided for the purpose of employee rest and relaxation away from the normal work environment. Consistent with that, some PTO time earned must be taken. Full-time Eligible Employees must use a minimum of 5 consecutive days or 40 hours PTO per year. This requirement is waived for employees in their first calendar year of employment. Full-time Eligible Employees may accrue a maximum of 280 PTO hours. Beyond the 5 days required to be taken, carryover cannot exceed 10 days. Unused days as a result of carry over restrictions will be paid out as additional compensation with the January month end period following the year the days were accrued. PTO no longer continues to accrue once the maximum accrual has been reached.

Eligible Employees who terminate their employment will receive payment for accrued PTO days at their regular hourly rate.

PTO must be exhausted before leave without pay will be granted.

Typically PTO does not accrue during a leave of absence. However, Mann Mortgage LLC will comply with applicable state laws regarding benefit accrual.

Accrued PTO may be counted against an employee's annual FMLA leave entitlement as described in Section 2.23.

Part-time employees, who are regularly scheduled to work twenty (20) or more hours each week, will accrue PTO at half the rate of a full-time employee.

Temporary, on-call employees, Branch Managers and Loan Representatives do not accrue PTO.

Employees may use personal time off "accrued sick leave" to care for minor children (under eighteen (18) years) who are ill. This includes all children related by blood, marriage or guardianship to the employee, whether or not the child actually resides with the employee. It also includes developmentally disabled children. Health conditions that qualify include emotional and physical conditions resulting from injury or illness, doctor's appointments and medications that the child cannot self-administer. "Accrued sick leave" is defined as leave which an employee has accumulated by earning a certain number of days or hours per month or year which the employee is allowed to use to be paid during absences due to illness, accident or medical treatment.

2.3 EFFECT OF CHANGE IN EMPLOYEE CLASSIFICATION ON LEAVE

Previously received PTO leave will be computed on a pro-rate basis for employees whose employee classification changes from full-time to part-time or part-time to full-time during a calendar year.

A full-time employee changing to part-time employee will receive and use leave like a part-time employee beginning the date he or she changes to part-time.

A part-time employee who becomes a full-time employee will receive and use leave like a full-time employee beginning the date he or she changes to full-time.

2.4 APPROVED TIME OFF

Your supervisor or management must approve all time off. To assure that proper arrangements are made to cover your workstation, you must notify your supervisor as far in advance as possible prior to taking time off, except under unusual or emergency circumstances.

2.5 WORK WEEK

The standard full time workweek is comprised of 40 (forty) hours of work on five (5) consecutive eight (8) hour days. The standard week is a seven (7) day period commencing at 12:01 AM, Saturday, and ending at 12:00 AM (midnight) the following Saturday. Lunch and rest breaks will be scheduled in such a manner that staff will be available to provide necessary services to customers during office hours.

2.6 OFFICE HOURS

Full-time employee paid hours are from 8:00 AM to 5:00 PM from Monday through Friday (exemption: Loan Officers- Hours to be set by supervisors). Exempt employees are expected to maintain normal business hours, Monday through Friday.

Various factors such as work loads, operational efficiency and staffing needs may require variations in an employee's starting and quitting time and total hours worked each day or each week. Check with your supervisor for the requirements of your area.

You are required to be at your workstation when the workday begins or your scheduled shift begins. The precise time may not exactly correspond to the opening and closing times of Mann Mortgage LLC, and may be adjusted due to operational necessities. In addition, you should go on your breaks and lunch as scheduled, and return promptly.

2.7 LATE OR ABSENT NOTIFICATION

There may be times that you are going to be late or absent. If you know that you are going to be late or absent, it is your responsibility to contact your supervisor directly by 8:00 AM on each day missed, unless such absence has been approved in advance. If your supervisor is unavailable, you are to contact another supervisor and not a co-worker. If, for three (3) consecutive days you fail to notify your supervisor, your absence will be treated as your voluntary resignation.

2.8 REST PERIODS

A non-exempt employee is allowed a rest period of 15 minutes on Mann Mortgage LLC's time (i.e., with pay and as part of the scheduled work hours) for each four (4) hours of working time. NO employee can be required to work more than three (3) hours without a rest period. Rest periods shall be arranged so that the disruption of work and customer services are held to a minimum.

Rest periods are not cumulative. An employee may not report to work late or leave early in lieu of a break not taken. In no event will rest periods be combined with a lunch break. Lastly, if you work through a rest period, it may not be charged as overtime.

2.9 LUNCH PERIODS

You will have one (1) hour lunch period each work day if you are scheduled to work at least six (6) hours on that day. Lunch periods must be scheduled to ensure adequate staffing and must be taken away from your work station. Time taken begins upon leaving work area for lunch and is not part of the paid workday.

2.10 PAID HOLIDAYS

The Board alone authorizes holidays and Mann Mortgage LLC will not automatically follow the decisions of any outside organization or government unit. Presently, the holidays observed are:

New Year's Day	January 1
Martin Luther King, Jr.'s Day	Third Monday of January
President's Day	Third Monday of February
Memorial Day	Last Monday of May
Independence Day	July 4
Labor Day	First Monday of September
Columbus Day	Second Monday of October
Thanksgiving Day	Fourth Thursday of November
Day after Thanksgiving	Fourth Friday of November
Christmas Day	December 25

In addition to the above listed holidays, Mann Mortgage LLC will close at 1:00 on Christmas Eve day, if it falls on a weekday. However, if Christmas Eve falls on the weekend, no extra time off will be given. If an observable holiday falls on a day that Mann Mortgage LLC is normally open, all offices will be closed. If an observable holiday falls on a Saturday, all Mann Mortgage LLC offices will be closed the proceeding Friday. If an observable holiday falls on a Sunday, all Mann Mortgage LLC offices will be closed the following Monday.

2.11 HOLIDAY PAY

Introductory Employees:

Introductory employees are eligible for holiday pay 60 days from the date of hire. Introductory full-time employees, who have met the 60-day eligibility period, are eligible for holiday pay like a regular full-time employee. Introductory part-time employees, who have met the 60-day eligibility period, are eligible for holiday pay like a regular part-time employee.

Regular Employees:

Regular full-time employees are eligible for holiday pay. Regular part-time employees, who are regularly scheduled to work twenty (20) or more hours per week, are eligible for holiday pay if it falls on their regularly scheduled workday. Regular part-time employees with fluctuating hours will receive holiday pay based on their average hours worked during the previous six months, provided the average hours worked are twenty (20) or more hours per week.

Temporary Employees & On Call Employees:

Temporary or on-call employees are NOT eligible for holiday pay.

2.12 WORKING ON A HOLIDAY

Any employee required to work on an observed holiday will receive one and one-half (1-1/2) times the regular rate of pay for all hours worked on the holiday.

2.13 RELIGIOUS HOLIDAYS

Mann Mortgage LLC will make every reasonable effort to accommodate a request for time off, without pay, to celebrate religious holidays not observed by Mann Mortgage LLC, if your request is made in advance, and can be granted without hardship to your department.

2.14 PHYSICIAN'S CERTIFICATE REQUIREMENT

If you are absent five (5) or more consecutive workdays because of illness or injury, you may be required to present a written statement from your physician verifying the illness/injury involved and a release to return to work.

2.15 EXHAUSTION OF LEAVE

In the event of extended illness or injury, which results in the use of all leave, you may request an unpaid leave of absence. You may present your request in writing prior to exhausting your leave. The granting of a leave of absence is not automatic, and will be discretionary after consideration of, among other things, the operational needs of Mann Mortgage LLC.

2.16 PERSONAL LEAVE OF ABSENCE

When an employee is not eligible for other forms of leave of absence in this manual, or the reason for the leave does not qualify under other leave policies, employees nonetheless may be granted a leave without pay for good, sufficient and compelling reasons if he/she requests to do so in writing. Employees who have a minimum length of service of 12 continuous months and regularly work at least twenty (20) hours per week, are eligible to request a personal leave of absence under this policy. Leave granted under this policy is at the sole discretion of management.

2.17 RETURN FROM A LEAVE OF ABSENCE

Return Notice – One week prior to the expiration date of leave, it is your responsibility to contact your supervisor and indicate your intentions to return. If you fail to return to work at the expiration of leave, unless prior arrangements have been made for the extension, you will be considered as having voluntarily resigned as of the original date such leave was granted.

Employment Position – Subject to state and federal laws and Mann Mortgage LLC policies, the granting of a leave of absence by Mann Mortgage LLC does not constitute a guarantee of re-employment. Reasonable effort will be made to return an employee to his/her position at the end of absence. In the event business conditions change, necessitating the elimination of that position during the period of leave, the employee may be offered the next available and suitable opening for which the employee is qualified. In the event the employee requesting leave holds a key position at Mann Mortgage LLC, the position may need to be filled during or before the employee's leave. The employee may be notified and offered the next available and suitable opening for which the employee is qualified. A period of 30 calendar days may be considered adequate time to find an available and suitable opening.

If an employee requests leave on an intermittent basis, or on a reduced schedule, Mann Mortgage LLC reserves the right to temporarily transfer the employee to a position more suited to intermittent absences or reduced schedules, at equivalent pay and benefits.

2.18 BEREAVEMENT LEAVE

Mann Mortgage LLC recognizes that a time of bereavement is a very difficult one for an employee. In this regard, every effort will be made to ensure that the employee is able to attend to family matters.

All regular employees and introductory employees, who have met the 60-day eligibility period, may be granted up to five (5) days funeral leave with no loss of pay, to attend and/or make arrangements for, (including travel time) the funeral for a spouse, child, mother, father, sister, brother, in-laws, grandparents, spousal grandparents, or foster child.

Up to four (4) hours paid bereavement leave will be allowed, subject to approval by management, for other relatives not listed or close friends. The amount of time allowed will be based on estimated travel time and estimated length of the funeral service. Additional unpaid bereavement leave may be allowed, subject to approval by management, based upon the circumstances of the request. All bereavement leave is subject to prior notification and approval by management.

2.19 JURY DUTY

If you receive a jury duty summons, notify your supervisor immediately. In this way, arrangements can be made in advance for getting your work done while you are gone. All regular and introductory employees, will be provided time off, with pay, to spend on jury duty. However, any payment employees receive from the courts must be submitted to the Payroll Department. Reimbursement for mileage or lunch allowance is yours to keep.

You are required to present the jury summons, or other document which gives instructions to report for jury duty, upon receipt. A copy will be retained in your personnel file. You are expected to report to work during the hours your presence is not required as a juror.

2.20 WITNESS DUTY

There may be times when employees are required to appear in court as a witness. Employees will be paid at their base rate for the duration of witness duty up to a maximum of eight (8) hours of paid time in non-job related circumstances. The witness summons should be shown to your supervisor immediately after it is received so that operating requirements can be adjusted, where necessary, to accommodate your absence.

You are expected to report for work whenever the court schedule permits. If you have been summoned as a witness of Mann Mortgage LLC as a result of a job-related event, you will receive paid time off for the entire period of witness duty.

2.21 NATIONAL GUARD/RESERVES/MILITARY LEAVE OF ABSENCE

Mann Mortgage LLC will comply with applicable federal and state law, including the Federal Soldier the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA"). Please contact the Human Resource Department for more information regarding the rights, obligations and procedures which apply to military leave.

2.22 EFFECT OF A LEAVE OF ABSENCE ON EMPLOYEE BENEFITS

Subject to applicable state and federal law, the effects on benefits during a leave of absence that extends beyond a two (2) week period would be:

- A. PTO leave shall not continue to accrue during a leave of absence.
- B. Bereavement benefits will be suspended during any period of a leave of absence.
- C. You will not be compensated for any holiday pay occurring during a leave of absence.
- D. Health, dental and life insurance premiums will remain in effect, not to exceed ninety (90) calendar days for those employees taking a medical leave of absence. Health, dental

and life insurance benefits will remain in effect not to exceed thirty (30) calendar days during a personal leave of absence. Employees having dependent coverage are responsible for paying the employee cost of dependent premiums. You should make arrangements for payment prior to the leave. Conversion privileges are available if your leave exceeds what is allowed and you wish to continue coverage beyond that time. Refer to your group insurance plan booklet for further details or contact the Human Resource Department.

- E. Any retirement plan contributions made by Mann Mortgage LLC will be suspended until the start of your first full calendar month.
- F. Longevity (years of service) will continue to accrue during a leave of absence. However, a leave may affect the timing of your next performance evaluation.

NOTE: Leaves of absence for two (2) weeks or less will not affect benefits.

2.23 FAMILY MEDICAL LEAVE ACT

The Family and Medical Leave Act might apply to employees in your branch, and you may be eligible for leave under the Act in certain circumstance. You may check with the Human Resource Department to learn whether you are an eligible employee. The provisions of the Act are explained in a notice posted in each branch office.

If you are an eligible employee, then the following provisions apply:

Eligible employees may take up to 12 weeks of unpaid leave in a 12 month period for the following reasons; (a) the birth of a child, or placement if a child for adoption or foster care, (b) the employee is needed to care for a seriously ill family member, or (3) the employee's serious medical condition makes him or her unable to do their job. To be eligible for FMLA leave, the employee must have been employed for 12 months and must have worked a total of 1,250 hours during the 12-month period just prior to the leave commencing.

If the employee requires FMLA leave the employee's accrued PTO leave must be used first and will be counted against the 12 weeks available for FMLA leave.

The 12-month period is calculated by counting backward from the day FMLA leave is requested. The amount of FMLA leave to which an employee is entitled is 12 weeks minus any FMLA time taken by the employee in the 12 preceding months.

When the absence is foreseeable, the Employee must give Mann Mortgage LLC 30 days notice. If 30 days notice is not practical, notice must be given as soon as practical. When planning medical treatments, employees are expected to consult Mann Mortgage LLC, Inc when giving notice and make reasonable efforts to schedule leave to minimize disruption to Mann Mortgage LLC's operations.

Mann Mortgage LLC may require a medical certification of the employee's need for FMLA leave, and may require periodic status reports and documentation that the employee is fit to return to work, under circumstances permitted by law.

During the FMLA leave, the employee must continue to pay his/her share of the premium for health insurance. Failure to do so will result in a cancellation of coverage.

Reinstatement from FML will be to the same job or a job with equivalent status, pay, benefits and other employment terms. The position will be the same or one which entails substantially

equivalent skill, effort, responsibility and authority. If an employee would not otherwise have been employed at the time reinstatement is requested (e.g. due to layoff), re-employment will be denied. Mann Mortgage LLC may choose to exempt certain highly compensated employees from this requirement and not return them to the same or similar position in certain limited situations.

This decision does not cover all the requirements and entitlements of these important family and medical leave laws. Human Resources will address any questions and provide further explanation upon request.

2.24 WEATHER-RELATED ABSENCES

In the event of inclement weather, you are expected to report to work at your normally scheduled time. If you must drive, drive carefully and allow plenty of extra time to arrive safely. Any time missed due to inclement weather may be deducted from your PTO leave. If you do not have PTO leave, you will not be paid for the time missed. You must notify your supervisor, as soon as possible, if you will be absent due to inclement weather.

SECTION 3.

SALARY ADMINISTRATION AND PAY PRACTICES

3.1 PURPOSE

The purpose of salary administration policies will be to provide competitive compensation based on individual, branch and Mann Mortgage LLC performance.

Salaries of individuals are based on numerous factors including experience, education and performance. For this reason, it is difficult to compare salaries of individuals. Questions about your salary should be discussed with your supervisor.

3.2 COMPENSATION PRACTICES

All compensation processes, such as performance evaluation, determination of actual rates of pay, salary increases and growth opportunities will be administered equitably without regard to race, color, age, gender, sexual orientation, religion, creed, national origin, marital status, veteran's status or physical or mental disability.

3.3 SALARY STRUCTURE

Our pay practices and wage and salary schedules are periodically reviewed and adjusted as deemed appropriate. Attendance, productivity, punctuality and quality of work are some of the many factors, which may be used to grant any increases.

Nothing in this policy should be construed to imply that the salary policies of Mann Mortgage LLC are automatically based on any policy of an outside firm, organization or governmental unit.

3.4 PERFORMANCE EVALUATIONS

Employees may receive a written performance evaluation on or before 60 days of employment, at six months, at one year and annually thereafter. Your performance evaluation is used as a communication tool to discuss your job performance in terms of specific strengths and areas of improvement needed to meet job standards. The performance evaluation also provides you with an opportunity to discuss all aspects of your job and to identify preferred goals for your personal career development. Lastly, this rating of performance also serves as an objective basis to defer, delay, grant or accelerate salary or hourly rate of pay increases. Each evaluation will be prepared by your supervisor and reviewed and approved by the Branch Manager. We encourage you to discuss any questions about your salary or any ideas or concerns you may have about your performance with your supervisor.

3.5 TIME SHEETS

A time verification sheet must be completed by all non-exempt employees and submitted to your supervisor at the end of each pay period. You are expected to be absolutely accurate in the preparation of your time sheet. Any deliberate falsification is a breach of conduct and may result in disciplinary action up to and including termination of employment. Both exempt and non-exempt employees must record any vacation leave, personal leave, sick leave, bereavement leave, etc. used.

3.6 PAY DAY

Payroll is processed bi-weekly. Payday normally falls on a Friday. An employee desiring direct deposit must provide the Payroll Department with a voided check. Employees with direct deposit will receive a statement listing gross pay, deductions and net pay, which will serve as a duplicate of a deposit.

3.7 OVERTIME PAY

Overtime will only be paid to non-exempt employees for those hours worked over forty (40) hours per workweek. Mann Mortgage LLC will attempt to keep overtime to a minimum under all circumstances and will pay non-exempt employees for overtime in strict accordance with state and federal law. You must seek authorization from your supervisor prior to working overtime. However, employees who work unauthorized overtime may face disciplinary action up to and including termination of employment. Overtime cannot be compensated by carrying it forward to a future period or by adding it to annual vacation leave.

3.8 PAYROLL CONTRIBUTIONS

Mann Mortgage LLC is responsible for making tax contributions to federal and state accounts. When hired, you must complete a W-4 form to declare the number of exemptions for state and federal income tax computations. A W-4 may be amended at any time.

3.9 PAYROLL CORRECTIONS

Employees should notify their supervisor or the accounting department if they notice a mistake in their paycheck.

SECTION 4.

EMPLOYEE BENEFITS

4.1 GENERAL BENEFITS STATEMENT AND PHILOSOPHY

This handbook does not provide a comprehensive discussion of Mann Mortgage LLC benefits and the benefits offered by Mann Mortgage LLC may change from time to time. To determine precise details with regard to enrollment specifications, eligibility requirements and plan provisions please refer to the appropriate benefit information or related materials. Then, if you still have unanswered questions, contact the Human Resource Department or the benefit provider directly. A brief explanation of offered benefits is provided below. Any inconsistencies between these policies and the plan provisions will be governed by the plan documents.

It is the responsibility of employees to notify the Human Resource Department immediately of any changes that may effect an employee's benefits. For example: birth of a child, marital status, employee classification, etc.

4.2 MEDICAL INSURANCE

Mann Mortgage LLC offers eligible employees a medical program. Information is available in the Human Resource Department outlining the plan. Mann Mortgage LLC will pay 85 percent of the premium for health insurance coverage for eligible employee only coverage. Employees wishing to cover dependents are responsible for paying the entire premium amount for the dependent coverage.

4.3 DENTAL INSURANCE

Mann Mortgage LLC offers eligible employees a dental program. Information is available in the Human Resource Department outlining the plan. Eligible employees are responsible for 100 percent of the premium for dental insurance coverage for themselves and dependants.

4.4 DISABILITY INSURANCE

Mann Mortgage LLC provides short and long-term disability plans to eligible employees. Information is available in the Human Resource Department outlining the plan. Mann Mortgage LLC will pay 25 percent of the premium for short-term disability insurance coverage for eligible employee only coverage. Eligible employees are responsible for 100 percent of the premium for long-term disability coverage for themselves.

4.5 LIFE INSURANCE

Mann Mortgage LLC offers eligible employees group life insurance. Information is available in the Human Resource Department outlining the group life insurance plan. Mann Mortgage LLC will pay 100 percent of the premium for life insurance coverage for eligible employee only coverage.

Mann Mortgage LLC also offers eligible employees voluntary life and AD&D insurance. Information is available in the Human Resource Department outlining the plan. Eligible employees are responsible for 100 percent of the premium for voluntary life and AD&D insurance coverage for themselves and dependants.

4.6 FLEXIBLE SPENDING ACCOUNT PLAN

Mann Mortgage LLC offers eligible employees a flexible spending account. Information is available in the Human Resource Department.

Each plan year, you may elect to have a portion of your salary set aside in a tax-free account so that you can pay medical, dental, disability and dependent-care expenses not covered by the Mann Mortgage LLC benefit plan. Automatic payroll deductions will be made from your paycheck each month before income taxes are deducted from your gross salary. The money you elect to set aside is exempt from federal, state and social security taxes, thus reducing your annual taxable gross salary. The amount you decide to set aside cannot be changed except when there is a change in family status that also affects your eligibility for benefits.

The Internal Revenue Service has a “use it or lose it” rule. You must use up all your designated dollars in your flexible spending account plan by the end of each plan year. The employer will retain any money remaining in this account. Therefore, it is important that you be conservative when estimating the amount you wish to put in the Flexible Spending Account Plan

4.7 ELIGIBILITY FOR BENEFITS

Full-time employees are eligible for benefits on the first day of the month following sixty (60) calendar days of continuous employment with Mann Mortgage LLC.

4.8 DEPENDENT COVERAGE

Employee dependents may be enrolled, as defined by the insurance provider, for medical and dental benefits coverage. Employee dependents become eligible the same day the employee is eligible. Employees wishing to cover dependents are responsible for paying the entire premium amount for the dependent coverage.

4.9 BENEFIT ENROLLMENT FORMS

Benefit information and enrollment forms are available in the Human Resource Department. Employees are responsible for completing enrollment forms or waiver forms and returning the forms to the Human Resource Department within seven days of receipt. Failure to return the forms in a prompt manner may jeopardize the employee’s eligibility as outlined by the plan provider. Employees who do not enroll when they become eligible, but desire to enroll at a later date will be subject to the enrollment requirements of the provider.

4.10 PAYROLL BENEFIT PREMIUM DEDUCTIONS

Premiums are typically deducted from an employee’s payroll the month prior to benefit coverage. Employees who do not return benefit enrollment forms to the Human Resource Department in time to fulfill this requirement will need to make arrangements with the Payroll Department to make up the payment. Premium deductions will be refunded, should an employee decide to waive a benefit or becomes ineligible, provided the Payroll Department or Human Resource Department is notified before coverage commences.

4.11 RETIREMENT SAVINGS PLAN

Mann Mortgage LLC offers eligible employees a retirement savings plan. Eligibility is defined by the plan document. You may request information outlining the plan from your Branch Manager, the Human Resource Department, or the Plan Administrator.

SECTION 5. **WORK RULES**

5.1 WORK RULES

The orderly and efficient operation of Mann Mortgage LLC requires that all employees maintain proper standards of conduct, performance, and attendance. These standards are necessary to protect the health, safety and morale of all employees, to maintain the uninterrupted flow of Mann Mortgage LLC services, to protect Mann Mortgage LLC's good will in the community, and to protect Mann Mortgage LLC property. With that in mind, we have established work rules in this handbook which, together with observing all other proper standards of conduct, employees are required to follow. Actions that are detrimental to Mann Mortgage LLC will constitute a violation of work rules.

THIS POLICY SECTION REGARDING *WORK RULES* IS NOT INTENDED TO ALTER THE AT WILL EMPLOYMENT RELATIONSHIP, WHICH MEANS THAT THE EMPLOYEE OR MANN MORTGAGE LLC MAY TERMINATE THE EMPLOYMENT RELATIONSHIP WITH OR WITHOUT CAUSE, WITHOUT NOTICE, AT ANY TIME, REGARDLESS OF THE TIME AND MANNER OF PAYMENT OF WAGES OR SALARY.

5.2 DRUG AND ALCOHOL POLICY

In keeping with the spirit and intent of the Drug-Free Workplace Act of 1988, Mann Mortgage LLC is committed to providing a healthy and safe work environment free from the effects of drugs, alcohol or substance abuse. Mann Mortgage LLC's Drug-Free Workplace Policy has been adopted for the following reasons:

- To establish and maintain a safe, healthy working environment for all employees.
- To reduce absenteeism and tardiness, and to improve productivity.
- To prevent accidental injuries to persons or property.
- To ensure the reputation of Mann Mortgage LLC and its employees within the community.

The use of controlled substances is inconsistent with the behavior expected of Mann Mortgage LLC employees. Employees may be subject to disciplinary action, up to and including termination for violations of this policy. Such violations include, but are not limited to: Possessing illegal or non-prescribed drugs and narcotics or alcoholic beverages at work; being under the influence of such substance while working; using them while working; or dispensing, distributing, illegally manufacturing or selling them or related paraphernalia on company premises, work sites or events.

An exception to this provision is made for moderate consumption of alcohol at authorized Mann Mortgage LLC business-related functions such as lunches, banquets or other events held by Mann Mortgage LLC. However, the employee must still ensure that his or her behavior reflects the highest quality and is consistent with that required to inspire public confidence in Mann Mortgage LLC.

All employees are required to immediately notify Mann Mortgage LLC if they are convicted of any violation of any of the criminal drug laws or if they become aware of another employee who has such a conviction. Disclosure of convictions, which are part of an employee's expunged

juvenile record, need not be disclosed. Mann Mortgage LLC will evaluate on a case by case basis an employee's drug conviction and determine the appropriate response. Failure to report a conviction may subject an employee to discipline or termination.

5.3 BUSINESS EXPENSES

Mann Mortgage LLC will pay bona fide expenses for all personnel on Mann Mortgage LLC business away from the office. Expenses may include actual costs of meals, tips, accommodations and incidental expenses. Mann Mortgage LLC may, under certain circumstances, reimburse on a per diem basis. Employees extending a trip for personal reasons will be responsible for their own expenses. Transportation costs for required transportation on Mann Mortgage LLC business will be fully reimbursed. If travel is by individually owned vehicles, mileage will be paid at a rate approved by the Board of Directors. You must, however, carry property damage and public liability insurance as required by law to utilize your automobile for Mann Mortgage LLC business.

It is the responsibility of each employee to provide proof of expenses, when practical, and to maintain accurate auto and mileage records. Reimbursement requests without adequate documentation may not be paid. All business-related expenses must be pre-approved by your supervisor, with expense vouchers being submitted for reimbursement to Mann Mortgage LLC.

You may refer to the more detailed Accounting Procedure Manual located in the branch office or the accounting office.

5.4 CARE OF EQUIPMENT

Employees are expected to exercise care and follow all instructions when using Mann Mortgage LLC equipment. Discuss with your supervisor any questions you may have about your responsibility for care of equipment you use on your job. Tell your supervisor about any equipment that does not seem to be operating properly or otherwise needs repair.

Because the equipment is necessary to us in servicing our customers, any willful abuse or damage to any equipment may result in disciplinary action up to and including termination.

5.5 COMMUNICATIONS

Mann Mortgage LLC realizes that we can only have a strong teamwork approach to our common problems if we are able to communicate effectively with one another. We encourage you to take any concerns you might have to your supervisor, or, if that is not practical, to someone else in management. We also encourage you to submit suggestions that would improve customer services or working conditions.

5.6 CONFLICT RESOLUTION PROCEDURE

If you have a complaint concerning working conditions, including discipline, harassment, interpretations of policies and procedures, you should present the matter as a grievance. Employees are strongly encouraged to utilize Mann Mortgage LLC's conflict resolution procedure if the need should arise.

1. First, try to work out the problem directly with the other person involved (Except in cases involving harassment. See Section 5.13).
2. If you cannot resolve the problem, take it to your immediate supervisor for help in resolution. Your supervisor will normally respond to your complaint within two (2) business days.

3. If you are not satisfied with the response, or receive no response, you should present your complaint to your supervisor in written form, with a copy to management. The supervisor will normally respond within two to five business days.
4. If you are still not satisfied with the response or receive no response, you should request a meeting with management.
5. You may make final appeal and request a meeting with the Board of Directors. Your request should be in writing and addressed to the Board President. Response will normally be made within thirty (30) calendar days.

If the problem directly involves your supervisor, you should begin at Step 1, then proceed to Step 4 if the problem remains unresolved.

Teamwork among Mann Mortgage LLC branches, departments, and employees is at the core of our management philosophy. Therefore, employees are not to discuss work-related problems with other employees, except as outlined above. Work related problems, between employees are to be considered confidential. Employees who divulge information about work related problems might be subject to disciplinary action up to and including termination.

5.7 COMMUNITY INVOLVEMENT

Mann Mortgage LLC encourages involvement in community affairs, charitable and volunteer work, public interest organizations, and all other activities, which promote the well being of the individual and the society at large. Contacts made in these ways are of great value to you and the organization. However, employees, are not to use the Mann Mortgage LLC name in connection with any event or community program in a manner that implies endorsement by Mann Mortgage LLC.

5.8 CONFIDENTIALITY

Mann Mortgage LLC's reputation can be seriously damaged by someone carelessly revealing information of a personal nature concerning our customers, other colleagues, or any sensitive business information of Mann Mortgage LLC. Any employee who divulges confidential information about Mann Mortgage LLC or any of its customers may face disciplinary action up to and including termination.

In order to maintain confidentiality of Mann Mortgage LLC information, you are required to clear your desk of business-related paperwork each evening, or when you are away for an extended period, and lock all customer-related and other potentially sensitive documents in your desk or file cabinet.

5.9 CONFLICT OF INTEREST

A conflict of interest may arise when an employee or member of his or her immediate family are owners, have the responsibility to direct or promote the causes of an organization, which is a customer, or competitor of Mann Mortgage LLC.

An employee must not divulge Mann Mortgage LLC records, plans, or other data to anyone outside Mann Mortgage LLC without proper authorization from your supervisor or management. In addition, an employee is not permitted to handle any transactions or decisions in which you have, or a member of your family has any direct or indirect financial interest.

Violation of this policy may result in disciplinary action up to and including termination.

5.10 EMPLOYEE CONTRIBUTIONS

When an employee retires, resigns, marries, etc., co-workers may want to share expenses for a small party and/or an appropriate gift. When seeking contributions for this purpose, no employee should be made to feel obligated to participate.

5.11 EMPLOYEE DISCRIMINATION AND HARASSMENT

Mann Mortgage LLC is committed to maintaining a working environment which is free of discrimination and harassment based on a person's race, color, age, sex, sexual orientation, religion, creed, national origin, marital status, veteran's status, or physical or mental disability, or status as an injured worker, consistent with applicable laws. All employees should respect the rights, opinions, and beliefs of others. Harassment of any person because of race, color, age, gender, sexual orientation, religion, creed, national origin, marital status, veteran's status, or physical or mental disability is strictly prohibited, whether directed at an employee, vendor, or customer. This policy applies to all employees, officers, and directors of Mann Mortgage LLC, up to and including its President and Board of Directors. The conduct prohibited may be verbal, visual or physical in nature. All such conduct shall be avoided because conduct appearing to be welcomed or tolerated in the eyes of one employee may offend another.

If you are subjected to offensive language or behavior, you should immediately inform your Branch Manager, Human Resource Manager, President of Mann Mortgage LLC or a member of the Board of Directors as appropriate. If the behavior involves management, you are encouraged to inform a member of the Board of Directors or the Human Resource Manager. Mann Mortgage LLC will take immediate and appropriate investigation and necessary disciplinary action, up to and including dismissal from employment, to prevent the occurrence of such misconduct.

5.12 SEXUAL HARASSMENT

No one may threaten or imply that an employee's submission to or rejection of sexual advances will in any way influence any decision about that employee's employment, advancement, duties, compensation, or other terms or conditions of employment. No one may take any personnel action based on an employee's submission to or rejection of sexual advances.

No one may subject another employee to any unwelcome conduct of a sexual nature. This includes both unwelcome physical conduct, such as touching, blocking, staring, making sexual gestures, and making or displaying sexual drawings or photographs, and unwelcome verbal conduct, such as sexual propositions, slurs, insults, jokes, and other sexual comments. An employee's conduct will be considered unwelcome and in violation of this policy when the employee knows or should know it is unwelcome to the person subjected to it.

5.13 REPORTING DISCRIMINATION OR HARASSMENT

If you believe you are the victim of discrimination or harassment, you are requested and encouraged to make a complaint to Mann Mortgage LLC. You are not required to complain first to the person who is harassing you. If you prefer, you may complain directly to the Branch Manager, the Human Resource Manager, a Board Member, including the President. Similarly, if you observe harassment of another employee, you are requested and encouraged to report this to one of the persons described above. No reprisal, retaliation, or other adverse action will be taken against any employee for making in good faith a complaint or report of harassment, or for assisting in good faith in the investigation of any such complaint or report. Any suspected retaliation or intimidation should be reported immediately to one of the persons described above as appropriate.

Mann Mortgage LLC will promptly and thoroughly investigate any complaint or report of a violation of this policy. A thorough investigation can take several weeks in some cases. You may at any time ask the person to whom you complained or reported about the status of the investigation. Mann Mortgage LLC will take prompt disciplinary and remedial action if its investigation shows a violation of our policy on discrimination and harassment. Depending on the circumstances, the disciplinary action may range from a warning to a discharge.

A complaint or report that this policy has been violated is a serious matter. Dishonest complaints or reports are also against our policy, and Mann Mortgage LLC will take appropriate disciplinary action up to and including termination if its investigation shows that deliberately dishonest and bad faith accusations have been made.

If you have any questions about this policy please contact the Human Resource Manager for additional information.

5.14 OTHER EMPLOYMENT

There is no objection to your obtaining outside employment. However, if the outside employment is of a type that reflects unfavorably upon Mann Mortgage LLC, or reduces your quality or performance of your Mann Mortgage LLC duties, creates a conflict of interest, or impairs confidentiality, adjustments must be made.

5.15 OUTSIDE ACTIVITIES

You should avoid any outside activities which substantially interfere with your work performance. If this occurs, you will be asked to make a decision about priority of employment or the outside activity.

5.16 PERSONAL APPEARANCE/DRESS CODE

Mann Mortgage LLC desires to maintain a high standard of personal conduct and appearance throughout our operations. You are a part of the image customers have of our organization and your personal neatness, dress, grooming and conduct will greatly influence the opinion others have of Mann Mortgage LLC. It has always been the policy that good taste in dress and grooming is a must for Mann Mortgage LLC employees during working hours. Today's fashions appear to range in a variety of styles. However, we feel that the institution must retain the image that has proven successful. That image is moderate to conservative. If your supervisor feels that your dress or grooming is inappropriate, he or she will discuss it with you privately. At your supervisor's option, you will be asked to return home to change, without pay.

5.17 PERSONAL CALLS/MAIL

Personal telephone calls are to be kept at minimum. Because of the large volume of business that is transacted by telephone, it is important to keep the lines as free as possible. While Mann Mortgage LLC does not object to your making an occasional personal call, abuse of the privilege will not be allowed. Employees are requested to make personal calls brief.

The proper use of telephones is an integral part of providing quality customer service. Telephones are a critical link for our customers and can either dramatically enhance customer service or result in a frustrating experience. All employees need to understand the importance of maintaining good telephone customer service.

Mann Mortgage LLC mail is stamped by postage meter. Use of this meter for personal reasons is permitted and any costs incurred must be reimbursed within two (2) working days.

5.18 PERSONAL PROPERTY

Mann Mortgage LLC cannot assume responsibility for loss or damage to the personal property (including autos) of an employee.

5.19 SOLICITATION OF EMPLOYEES

It is the belief and policy of Mann Mortgage LLC that our employees should not be subjected to solicitations by or on behalf of any outside organization, firm, or individual at their place of work on working time. Accordingly, Mann Mortgage LLC has established rules applicable to all employees that govern solicitation and distribution of written material. All employees are expected to comply strictly with these rules. The term “solicitation” shall include any verbal or written communication made by an employee or group of employees to another employee or group of employees which encourages, advocates, demands or requests a contribution of time, money, effort, or personal involvement or membership in any fund collection, athletic team, social, fraternal, religious, civil or labor organization of any kind or type whatsoever, or the purchase of any merchandise, raffle or lottery ticket, etc. during working time.

No employee shall solicit or promote support for any cause or organization during his or her working time or during the working time of the employee or employees at whom such activity is directed.

No employee shall distribute or circulate any written or printed material in work areas at any time, or during his or her working time or during the working time of the employee or employees at whom such activity is directed.

No employee may wear any insignia, badge or button on their person, nor display such items on their desk or in their work areas which conspicuously identifies or states the slogan of any fraternal, civic, political, religious, specific organizations or labor organizations when, as part of their normal duties and responsibilities, that employee comes in contact with Mann Mortgage LLC customers, or is likely to do so. Failure to obey these rules may result in disciplinary action up to and including termination.

5.20 SMOKING POLICY

Mann Mortgage LLC is committed to providing a safe and healthy environment for all employees, customers, volunteers and visitors. Mann Mortgage LLC maintains a non-smoking policy. Therefore, smoking is not allowed in a Mann Mortgage LLC building.

5.21 VOLUNTARY RESIGNATION

A voluntary resignation occurs when an employee resigns or is separated from the organization at his or her own request. If you plan to resign you should submit a letter of resignation to your supervisor at least ten (10) work days prior to the date of your last date of work. For supervisory positions, four weeks notice is preferred.

5.22 LAYOFF

A layoff can occur due to declining business activity or internal reorganization which requires a reduction in work force. These reductions may either be temporary or permanent, depending on the circumstances.

5.23 FINAL WAGE PAYMENTS

Upon an employee’s separation from employment, all of the unpaid wages owed to the employee will normally be paid by the earlier of the next regular payday for the pay period or within 15 days from separation from employment, or as otherwise required by law.

5.24 BENEFITS FOR TERMINATED EMPLOYEES

Insurance benefits will remain in effect through the calendar month in which the termination occurs. A federal law was enacted on April 7, 1986, called the Consolidated Omnibus Budget Reconciliation Act (COBRA) that makes it possible, when certain qualifying events are met, for you to continue group health and dental insurance after termination of employment, or after you are no longer eligible. The Human Resource Department has COBRA forms and a Certificate of Group Health Plan Coverage. You must notify the Human Resource Department or Payroll Department if you desire to continue coverage and make arrangements for premium payments. If Mann Mortgage LLC does not receive payment by the end of the month the premium is due, your coverage will terminate as of the last day of the last month the premium was paid. If your coverage terminates for non-payment of premium, it cannot be reinstated. If you do not wish to retain the group plan's benefits or have exhausted your continuation eligibility, you may transfer to an individual conversion plan.

5.25 EXIT INTERVIEWS

Whenever possible, any employee who voluntarily or involuntarily terminates his or her employment with Mann Mortgage LLC may be granted an exit interview with a representative of Mann Mortgage LLC. However, Mann Mortgage LLC reserves the right to deny an exit interview, in its sole discretion, to any employee who is terminated either voluntarily or involuntarily.

During the exit interview, or at any other convenient time, the employee will be required to complete and sign the Reference Instruction and Consent to Release Information Forms if they have not already done so.

5.26 RETURN OF MANN MORTGAGE LLC PROPERTY

All employees leaving employment must return all property issued to them at the time of employment (employee handbook, office keys, etc.) prior to leaving employment or the effective date of termination, whichever is earlier. All property is to be returned to your supervisor.

5.27 REFERENCES

Mann Mortgage LLC maintains a policy of not providing a letter of reference to employees following termination. Mann Mortgage LLC, upon request, may provide reference information normally limited to the dates of employment, job title, and a brief description of employee's duties.

No person other than the Branch Manager or Human Resource Manager is authorized to release information, discuss the performance of, or provide a personal or employment reference for a former employee. Any employee who fails to follow this policy is subject to disciplinary action up to and including termination of employment.

Employee will be required to complete and sign the Reference Instruction and Consent to Release Information Forms.

SECTION 6.

SAFETY AND SECURITY

6.1 CONDITIONS OF WORK

Every employee is expected to do his or her part in this policy by following Mann Mortgage LLC's rules and reporting safety and security problems promptly.

6.2 CARE OF MANN MORTGAGE LLC PROPERTY

Each employee is responsible for safe and proper operation of Mann Mortgage LLC property and equipment. You are responsible for notifying your supervisor of any malfunction of or damage to Mann Mortgage LLC property. Also, if you see any unsafe conditions or practices, report them immediately.

6.3 AUTO ACCIDENTS

If you are involved (whether injured or not) in an auto accident of any kind while on business, you must report such an accident in writing to Mann Mortgage LLC as soon as possible and provide a copy of any accident report prepared in connection with the accident.

6.4 FIRE HAZARDS

You are responsible for knowing the fire safety rules and the proper steps for evacuating the building in case of fire.

You are expected to practice fire prevention measures such as turning off office machinery which is not in use or is unattended, and avoid over-loading electrical outlets.

In case of fire, call the Fire Department: Dial 911

To ensure safe exit from the building during fire emergencies, please follow these simple steps:

1. Turn off all equipment in your work area.

2. Leave the area quickly.
3. Inform customers to evacuate. If time allows, one person should check rest rooms and other out-of-the-way areas for customers or employees.
4. If possible, the last person to leave should lock equipment holding valuable records or documents.
5. Evacuate the building at the nearest exit and close the doors behind you.
6. Do not stand next to the building after exiting. Leave the area clear for emergency vehicles.

6.5 ON THE JOB INJURIES

Notify Your Supervisor-Immediately-of All Accidents or Injuries!

If you have an on-the-job accident, notify your supervisor immediately so we will know what happened, the cause of the accident, the nature and extent of any injury and, if you were injured, how long you may be off work. You never know when complications might occur and having a claim form on file can avoid problems (or delays) in getting benefits.

This is a very important rule because it allows us to immediately investigate each accident to see how it can be prevented in the future. An employee who is going to miss any work must follow our Late or Absent Notification policy, and an employee who is going to miss five or more consecutive workdays must also follow our policies on physician certification and release.

Filing a Workers' Compensation Claim:

You can obtain a claim form for an on-the-job injury from your immediate supervisor. All claims must be submitted to the Human Resources Manager within three days of the injury so that the completed form can be submitted to our insurance carrier within five days.

Keep Us Informed of Medical Limitations/Restrictions:

We do not want you do anything that might violate restrictions imposed by your physician or that might otherwise delay your full return to regular employment. Thus, it is very important for you to keep us informed of your physical limitations and restrictions.

SECTION 7.

TECHNOLOGY

7.1 GENERAL TECHNOLOGY STATEMENT AND PHILOSOPHY

Mann Mortgage LLC relies on technology to conduct its day-to-day business activities. Therefore, it's imperative that employees and users understand the acceptable use of computer equipment, email systems and services. Internet/Intranet/Extranet-related systems, including but not limited to computer equipment, software, operating systems, storage media, network accounts providing electronic mail, WWW browsing, and FTP, are the property of Mann Mortgage, LLC. These systems are to be used for business purposes in serving the interests of the company, and of our clients and customers in the course of normal operations. Effective use and security is a team effort involving the participation and support of every Mann Mortgage, LLC employee and affiliate who deals with information and/or information systems. The use of these systems is a privilege, not a right and therefore must be used in compliance with all policies, procedures, guidelines, applicable state and federal laws. It is the responsibility of every employee and user to know these policies, and to conduct their activities accordingly.

7.2 PURPOSE

The purpose of this policy is to outline the acceptable use of Mann Mortgage LLC computer equipment, e-mail systems and services in order to minimize disruptions to services and activities, as well as comply with state and federal laws. Inappropriate use exposes Mann Mortgage, LLC and users to risks including virus attacks, compromise of network systems and services, disruption in business activity and legal issues.

7.3 SCOPE

This policy applies to employees, contractors, consultants, temporaries, and other workers at Mann Mortgage, LLC, including all personnel affiliated with third parties. This policy applies to all equipment, email systems and services owned or leased by Mann Mortgage, LLC, all Mann Mortgage LLC email account users/holders and all company email records.

7.4 GENERAL USE AND OWNERSHIP

While Mann Mortgage, LLC's network administration desires to provide a reasonable level of privacy, users should be aware that the data they create on the corporate systems remains the property of Mann Mortgage, LLC.

Mann Mortgage, LLC reserves the right to audit and monitor equipment, systems, email and network traffic at any time. Auditing and monitoring includes, but is not limited to internal investigations, ensuring compliance with policies, procedures and applicable laws including, but not limited to Gramm-Leach-Bliley Act of 1999. In the event that Mann Mortgage, LLC discovers or suspects inappropriate activities, data may be retrieved and used to document the activity. Mann Mortgage may notify an employee if their data is to be reviewed. However, notification is not required.

Use extreme caution when communicating confidential or sensitive information via e-mail. Keep in mind that all e-mail messages sent outside of Mann Mortgage LLC become the property of the receiver. A good rule is to not communicate anything that you would not feel comfortable being made public. Demonstrate particular care when using the "Reply" command during e-mail correspondence.

Employees and users are responsible for exercising good judgment regarding the reasonableness of personal use. If an employee is uncertain about acceptable use they should consult their supervisor, manager or the IT department.

7.5 EMAIL

Email is a critical mechanism for business communications at Mann Mortgage LLC. E-mail access at Mann Mortgage LLC is controlled through individual accounts and passwords. Employees and users of Mann Mortgage LLC's e-mail system are required to sign an acknowledgement that they have read and understood Mann Mortgage LLC Technology Policy prior to receiving an e-mail access account and password. It is the responsibility of the employee and user to protect the confidentiality of their account and password information.

E-mail accounts will be granted to individuals not employed by Mann Mortgage LLC on a case-by-case basis as temporary users. Temporary users will be required to comply with Mann Mortgage LLC Technology Policy. These individuals must acknowledge receipt and understanding of this policy prior to being issued an e-mail account.

Important official communications are often delivered via e-mail. Employees and users are expected to check their e-mail in a consistent and timely manner so that they are aware of important company announcements and updates, as well as for fulfilling business and job related tasks.

Employees and users are responsible for mailbox management, including organization and cleaning. If a user subscribes to a mailing list, he or she must be aware of how to remove themselves from the list, and is responsible for doing so in the event that their current e-mail address changes.

Mann Mortgage LLC employees and users are encouraged to use e-mail to further the goals and objectives of Mann Mortgage LLC. Appropriate activities may include:

- Communicating with fellow employees, business partners of Mann Mortgage LLC, and clients within the context of an individual's assigned responsibilities.
- Acquiring or sharing information necessary or related to the performance of an individual's assigned responsibilities.
- Participating in job-related educational or professional development activities.

Employees and users are also expected to comply with normal standards of professional conduct and personal courtesy in all communications.

E-mail access will be terminated when the employee or user terminates their association with Mann Mortgage LLC, unless other arrangements are made. Mann Mortgage LLC is under no obligation to store or forward the contents of an individual's e-mail inbox/outbox after the term of their employment or association has ceased.

Mann Mortgage LLC assumes no liability for direct and/or indirect damages arising from an employee or user's use of Mann Mortgage LLC's e-mail system and services. Employees and users are solely responsible for the content they disseminate. Mann Mortgage LLC is not responsible for any third-party claim, demand, or damage arising out of use the Mann Mortgage LLC's e-mail systems or services.

7.6 SECURITY AND PROPRIETARY INFORMATION

- The user interface for information contained on Internet/Intranet/Extranet-related systems should be classified as either confidential or not confidential. Examples of confidential information include but are not limited to company private, corporate strategies, competitor sensitive, trade secrets, specifications, customer lists, and research data. Employees and users should take all necessary steps to prevent unauthorized access to this information.
- Keep passwords secure and do not share accounts. Authorized users are responsible for the security of their passwords and accounts. System level passwords should be changed quarterly; user level passwords should be changed every six months.
- All PCs, laptops and workstations should be secured with a password-protected screensaver with the automatic activation feature set at 10 minutes or less, or by logging-off when the host will be unattended.
- Because information contained on portable computers is especially vulnerable, special care should be exercised. Protect laptops in accordance with the following “Laptop Security Tips”.
 - Laptops must be equipped with passwords according to password guidelines.
 - Laptops are not to be left unattended in public places
 - Refrain from accessing nonpublic information on laptops in public places.
 - Employees traveling with a laptop should be aware of it’s location at all times.
 - When leaving a laptop in a vehicle, the laptop must be secured in a case and locked in the vehicle storage area.
- Postings by employees or users from a Mann Mortgage, LLC email address to newsgroups should contain a disclaimer stating that the opinions expressed are strictly their own and not necessarily those of Mann Mortgage, LLC, unless posting is in the course of business duties.
- All computers used by the employees or users that are connected to the Mann Mortgage, LLC network, whether owned by the employee or Mann Mortgage, LLC, shall be continually executing approved virus-scanning software with a current virus database. Exceptions must be approved in writing by the IT Department.
- Employees and users must use extreme caution when opening e-mail attachments received from unknown senders, which may contain viruses, e-mail bombs, or Trojan horse code.
- Pop-up blocker utilities or settings in browsers should be used where possible.

7.7 UNACCEPTABLE USE

Under no circumstances is an employee of Mann Mortgage, LLC authorized to engage in any activity that is illegal under local, state, federal or international law while utilizing Mann Mortgage, LLC-owned resources. System and network users are expected to comply with all applicable laws, Mann Mortgage policies, procedures, guidelines and contracts.

In addition, Mann Mortgage LLC’s e-mail systems and services are not to be used for purposes that could be reasonably expected to cause excessive strain on systems. Individual e-mail use will

not interfere with others' use and enjoyment of Mann Mortgage LLC's e-mail system and services.

The following activities are deemed inappropriate use of Mann Mortgage LLC systems and services and are prohibited. The lists below are by no means exhaustive, but attempt to provide a framework for activities that fall into the category of unacceptable use.

System and Network Activities

- Violations of the rights of any person or company protected by copyright, trade secret, patent or other intellectual property, or similar laws or regulations, including, but not limited to, the installation or distribution of "pirated" or other software products that are not appropriately licensed for use by Mann Mortgage, LLC.
- Unauthorized copying of copyrighted material including, but not limited to, digitization and distribution of photographs from magazines, books or other copyrighted sources, copyrighted music, and the installation of any copyrighted software for which Mann Mortgage, LLC or the end user does not have an active license is strictly prohibited.
- Exporting software, technical information, encryption software or technology, in violation of international or regional export control laws, is illegal. Your supervisor, manager or IT Department should be consulted prior to export of any material that is in question.
- Introduction of malicious programs into the network or server (e.g., viruses, worms, Trojan horses, e-mail bombs, etc.).
- Revealing your account password to others or allowing use of your account by others, including family and other household members.
- Using a Mann Mortgage, LLC computing asset to actively engage in procuring or transmitting material that is in violation of Mann Mortgage LLC harassment policies.
- Making fraudulent offers of products, items, or services originating from any Mann Mortgage, LLC account.
- Making statements about warranty, expressly or implied, unless it is a part of normal job duties.
- Effecting security breaches or disruptions of network communication. Security breaches include, but are not limited to, accessing data of which the employee is not an intended recipient or logging into a server or account that the employee is not expressly authorized to access, unless these duties are within the scope of regular duties. For purposes of this section, "disruption" includes, but is not limited to, network sniffing, pinged floods, packet spoofing, denial of service, and forged routing information for malicious purposes.
- Executing any form of network monitoring, port scanning or other form of monitoring which will intercept data not intended for the employee, unless this activity is a part of the employee's normal job/duty.
- Circumventing user authentication or security of any host, network or account.
- Using any program/script/command, or sending messages of any kind, with the intent to interfere with, or disable, a user's access to the network.
- Providing information about, or lists of, Mann Mortgage, LLC employees to parties outside Mann Mortgage, LLC
- Use of e-mail for illegal or unlawful purposes, including copyright infringement, obscenity, libel, slander, fraud, defamation, plagiarism, harassment, intimidation, forgery, impersonation, soliciting for illegal pyramid schemes, and computer tampering (e.g. spreading of computer viruses).

- Use of email to disseminate information that any reasonable person would find offensive.
- Viewing, copying, altering, or deletion of e-mail accounts or files belonging to Mann Mortgage LLC or another individual without authorized permission.
- Sending of unreasonably large e-mail attachments. The total size of an individual e-mail message sent (including attachment) should be 2 MB or less.
- Opening e-mail attachments from unknown or unsigned sources. Attachments are the primary source of computer viruses and should be treated with utmost caution.
- Sharing e-mail account passwords with another person, or attempting to obtain another person's e-mail account password. E-mail accounts are only to be used by the registered user.
- Excessive personal use of Mann Mortgage LLC e-mail resources. Mann Mortgage LLC allows limited personal use for communication with family and friends, independent learning, and public service so long as it does not interfere with staff productivity, preempt any business activity, or consume more than a trivial amount of resources. Managers or supervisors may set stricter standards for personal use within their departments. Mann Mortgage LLC prohibits personal use of its e-mail systems and services for unsolicited mass mailings, non-Mann Mortgage LLC commercial activity, political campaigning, dissemination of chain letters, solicitation and use by non-employees.
- Sending unsolicited email messages, including the sending of "junk mail" or other advertising material to individuals who did not specifically request such material (email spam).
- Unauthorized use, or forging, of email header information.
- Solicitation of email for any other email address, other than that of the poster's account, with the intent to harass or to collect replies.
- Use of unsolicited email originating from within Mann Mortgage, LLC's networks of other Internet/Intranet/Extranet service providers on behalf of, or to advertise, any service hosted by Mann Mortgage, LLC or connected via Mann Mortgage, LLC's network.
- Posting the same or similar non-business-related messages to large numbers of Usenet newsgroups (newsgroup spam).

7.7 TECHNOLOGY POLICY VIOLATIONS

Should you suspect or experience any violation of this policy you should promptly report it to your manager or supervisor, HR or IT (support@mannmortgage.com) or ethics@mannmortgage.com . If you receive an offensive e-mail, do not forward, delete, or reply to the message. Immediately report it to your manager or supervisor, HR or the IT manager. Allegations of misconduct are a serious matter and should be kept confidential per Mann Mortgage LLC policies. Dishonest reports are also against Mann Mortgage LLC policies and Mann Mortgage LLC will take appropriate disciplinary action if deliberately dishonest and bad faith accusations have been made. Failure to obey these rules may result in disciplinary action up to and including termination.

MANN MORTGAGE LLC

Oregon Employee Handbook Addendum

LEAVES OF ABSENCE

Introduction

We recognize that our employees may encounter many situations that require a temporary, but extended, absence from work. We offer different types of leave for that purpose. The type of leave may determine which employees are eligible, the procedures to be followed to obtain the leave, and the effect of the leave on benefit accruals, benefits and reinstatement rights. Each of these leaves will be discussed in some detail on the following pages, but if you have any questions about your potential eligibility for a leave or your benefits and rights while on a leave, please ask the Human Resource Manager. Our Human Resources Department will provide written notification that a request for a leave (or for and extension of an existing leave) has been approved or denied. If the leave is granted, the notification normally will include all of the information you will need to know about your status.

Personal Leave Family and Medical Leaves

Although we are not covered by the Oregon Family Leave Act or the federal Family and Medical Leave Act (because we have under 25 employees), we recognize the importance of allowing employees time off in circumstances similar to those covered by the law—for example, when an employee or spouse adopts or gives birth (“parental leave”) and where certain immediate members of the family have serious medical problems requiring the employee’s presence (“family medical leave”). Keeping in mind that we are a relatively small organization, employees who need time off for these purposes should request personal leave.

MANN MORTGAGE LLC

Washington Employee Handbook Addendum

MATERNITY LEAVE

Employees will be granted leave for absences associated with pregnancy or childbirth. A pregnant employee may work as long as, and return as soon as, her doctor states she may work. Following delivery, the employee must have a written authorization from her physician stating she is able to resume working. An employee on maternity leave is required to first use available PTO. Any additional leave required, if any, will be unpaid. Maternity leave will be allowed as follows: (1) for time off prior to delivery requested in conjunction with the doctor's statement indicating inability to work; and (2) time off following delivery not to exceed (6) weeks unless additional time is requested and supported with a doctor's statement indicating an inability to work.

Employee's physician's statements will be utilized in determining beginning and ending dates of the period of time the employee is sick or temporarily disabled, i.e., unable to work because of pregnancy or childbirth. Leave in excess of six (6) weeks following childbirth will be granted only when the period of actual disability (inability to work) relating to childbirth extends beyond (6) weeks. In that case, leave will continue until the end of the actual period of disability. When the employee returns to active, full-time employment at the end of six (6) weeks of leave, or at the end of the actual period of disability relating to childbirth, if that extends beyond six (6) weeks of leave, the employee will be permitted to return to the same job or similar job at the same rate of pay. Business necessity may require departure from this policy. If the employee elects leave for longer than actual period of disability and that leave extends beyond six (6) weeks after childbirth, the employee's return to employment will be at Mann Mortgage LLC's sole discretion.

Maternity leave requires a Letter of Intent be given to the Human Resource Department stating:

1. At what point in the pregnancy does the employee intend to stop working; and
2. Whether the employee plans to return to work following the baby's birth and, if so, when she will return. This allows a structured time frame for the employer to schedule for a replacement. A letter of intent should be submitted no later than the beginning of the sixth (6th) month of pregnancy.

Mann Mortgage LLC Employee Handbook Acknowledgment

Employee Name (Please print)

Date Employee Received Handbook

I, _____ have read Mann Mortgage LLC's Employee Handbook in its entirety and fully understand and acknowledge its contents. I understand that if I have any questions about the policies or procedures, I should contact my branch manager or the Human Resource Department for clarification. I further understand that **THIS EMPLOYEE HANDBOOK IS NOT AN EMPLOYMENT CONTRACT, NOR DOES IT CONSTITUTE EMPLOYMENT FOR A DEFINITE TERM. RATHER, THIS HANDBOOK SETS FORTH GENERAL STATEMENTS OF POLICY AS GUIDELINES FOR EMPLOYEES OF MANN MORTGAGE LLC WHICH THE COMPANY MAY OR MAY NOT FOLLOW IN ITS SOLE DISCRETION.**

I understand that Mann Mortgage LLC reserves the right to add to, delete from or otherwise modify any of the policies set forth in this Handbook at any time, without prior notice, at its sole discretion. It is my responsibility to keep current changes provided to me by my branch manager or the Human Resource Department.

I acknowledge that **EITHER MANN MORTGAGE LLC OR I MAY TERMINATE THE EMPLOYMENT RELATIONSHIP WITH OR WITHOUT CAUSE, WITHOUT NOTICE AT ANY TIME.** I agree, upon termination, to return to Mann Mortgage LLC any property of Mann Mortgage LLC that may have in my possession or control, including the Employee Handbook. I understand that no Mann Mortgage LLC representative other than the President or the President's designee, has authority to enter into any agreement for employment for specified period of time or to make any agreement contrary to the foregoing. Any such agreement must be in writing.

NOTE: Please sign, date and remove this page from your Manual, and submit it to the Human Resource Department to be placed in your personnel file.

Employee Signature

Date

Branch Signature

Date

HR Representative

Date

4/01/01