



MOVEMENTMORTGAGE

EMPLOYEE HANDBOOK

January 1, 2015

Movement Mortgage

EMPLOYEE HANDBOOK

THIS HANDBOOK ONLY HIGHLIGHTS THE POLICIES, PRACTICES AND BENEFITS OF MOVEMENT MORTGAGE, LLC (HEREIN “MOVEMENT MORTGAGE” OR THE “COMPANY”) FOR YOUR PERSONAL KNOWLEDGE AND THEREFORE CANNOT AND WILL NOT BE CONSTRUED AS A LEGAL DOCUMENT OR REPRESENTATION OF FUTURE EMPLOYMENT. THIS HANDBOOK IS NOT A CONTRACT OF EMPLOYMENT.

MOVEMENT MORTGAGE RESERVES THE RIGHT TO AMEND, SUPPLEMENT OR RESCIND ANY OR ALL PROVISIONS OF THIS HANDBOOK AS IT DEEMS APPROPRIATE, AT ITS SOLE AND ABSOLUTE DISCRETION, WITH OR WITHOUT NOTICE TO ITS EMPLOYEES.

YOUR EMPLOYMENT IS CONSIDERED “AT WILL”. “AT WILL” MEANS THAT YOUR EMPLOYMENT CAN BE TERMINATED WITH OR WITHOUT CAUSE AND WITH OR WITHOUT NOTICE, AT ANY TIME, AT THE OPTION OF EITHER MOVEMENT MORTGAGE OR YOURSELF, SO LONG AS THERE IS NO VIOLATION OF LAW.

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Acknowledgment Form

Movement Mortgage's employee handbook describes important information about the Company and its policies, procedures, work rules, and employee benefits. I am aware that it is my responsibility to read, understand, and comply with the policies and procedures described in this handbook.

I have been informed that Movement Mortgage's employee handbook has been revised as of December 1, 2014. I understand that the new or revised information in the employee handbook supersedes, modifies, and revokes existing written policies and procedures to the extent inconsistent with the policies and procedures described in this handbook.

I have been notified that the employee handbook is distributed electronically and stored on the Company's intranet, and I am aware that I may print them out at any time. I am also aware that I may request a copy of the employee handbook by contacting Human Resources.

I understand that the policies, procedures, work rules, and benefits described in the employee handbook are subject to change from time-to-time at the Company's sole discretion as the employee handbook is not a contract.

I am aware that I should contact my supervisor or Human Resources if I have any questions about the information set forth in the employee handbook.

I have entered into my employment relationship with Movement Mortgage voluntarily and acknowledge that there is no specified length of employment. Either Movement Mortgage or I can terminate the employment relationship at will, with or without cause, with or without notice, so long as there is no violation of federal or state law.

I understand that the employee handbook is not a contract of employment or a legal document. I acknowledge that I have received all 53 pages of the employee handbook, that I have read and understand its provisions, and that I will comply with its terms.

Employee's Name (Print): _____

Employee's Signature (to be signed electronically): _____

Date: _____

Introductory Statement

This employee handbook has been developed to acquaint you with Movement Mortgage, LLC (sometimes referred to as “Movement Mortgage” or “Company”) and affiliate entities’ philosophy, as well as to provide you with an overview of our policies, procedures, work rules, and employee benefits.

We have made every attempt to develop the policies in this employee handbook to be consistent with all federal, state, and local employment laws. If an inconsistency arises, the applicable policy or policies will be modified to the extent necessary to comply with that law. This employee handbook supersedes any previous written or unwritten policies or procedures to the extent they are inconsistent.

Although this employee handbook covers many of our policies and procedures, these documents are not meant to be all-inclusive. Likewise, as we continue to grow, the need may arise – and Movement Mortgage reserves the right in our sole and absolute discretion – to revise, supplement, and/or rescind any policies in this employee handbook with or without notice. You will be notified when policies are added, revised, or rescinded.

This employee handbook is intended to provide you with information about our Company’s employment practices, benefits, and other general information. Please understand that this handbook only highlights our policies, practices, and benefits for your personal knowledge and therefore cannot and will not be construed as a legal document or representation of future employment. This handbook is not a contract of employment.

Your employment is considered “at will”. “At will” means that your employment can be terminated, with or without cause and with or without notice, at any time, at the option of either Movement Mortgage or yourself, so long as there is no violation of law.

You are responsible for reading, understanding, and complying with the policies in the employee handbook.

If you have any questions regarding any information presented in the employee handbook, please contact your supervisor or Human Resources (see below).

- benefits@movementmortgage.com – Questions regarding benefit programs
- 401K@movementmortgage.com – Questions regarding the 401K plan
- commissions@movementmortgage.com – Questions regarding commissions
- HR@movementmortgage.com – General HR questions and incident reporting
- payroll@movementmortgage.com – Questions regarding payroll

Human Resources
11405 North Community House Road
Suite 202
Charlotte, NC 28277

Movement Mortgage Headquarters
841 Seahawk Circle
Virginia Beach, VA 23452

Welcome

On behalf of your colleagues, I welcome you to **Movement Mortgage LLC** and wish you every success in your career with us.

We believe that each employee contributes directly to our growth and success, and we hope you will take pride in being a member of our team.

Please review this employee handbook as soon as possible, as it was developed to familiarize you with our policies, procedures, work rules, and benefits and to act as a resource guide that you can refer to as needed.

We hope that your employment with us will be challenging, enjoyable, and rewarding. Again, welcome!

Sincerely,
Casey Crawford, President
Movement Mortgage

SECTION 100: EMPLOYMENT

SECTION 100 - EMPLOYMENT

101 Nature of Employment

Revision Date: 01/01/2015

This handbook has been prepared to acquaint you with the policies, procedures, and philosophy of Movement Mortgage LLC (sometimes referred to as “Movement Mortgage” or “Company”). This handbook is intended to provide you with information about our Company’s employment practices, benefits, and other general information. Please understand that this handbook only highlights our policies, practices, and benefits for your personal knowledge and therefore cannot and will not be construed as a legal document or representation of future employment. This handbook is not a contract of employment.

Your employment is considered “at will”. “At will” means that your employment can be terminated, with or without cause and with or without notice, at any time, at the option of either Movement Mortgage or yourself, so long as there is no violation of law.

Circumstances may occur which will require the policies, practices, and benefits described in this handbook to change from time to time. Movement Mortgage reserves the right to amend, supplement or rescind any or all provisions of this handbook as it deems appropriate, at its sole and absolute discretion. Whenever a revision is made, it will be communicated (in writing) to staff as soon as possible. No oral statements or representations can change the provisions of this employee handbook.

102 Equal Employment Opportunity

Revision Date: 01/01/2015

In order to provide equal employment opportunities to all individuals, our employment decisions are based on merit, qualifications, and abilities. Movement Mortgage does not discriminate against any applicant or employee because of race, color, creed, religion, sex, national origin, disability, age, pregnancy, genetic information, sexual orientation or any other characteristic protected by state or federal law.

In addition, the Company will reasonably accommodate the known disabilities of employees who are otherwise qualified to perform the essential functions of their jobs, unless to do so would create an undue hardship. If you are unable to perform an essential function of your job because of a disability, you are encouraged to discuss possible accommodations with Human Resources.

Our non-discrimination policy applies to all terms, conditions, and privileges of employment, including, but not limited to, hiring, compensation, promotions, and benefits. It further extends to the use of all Movement Mortgage facilities and participation in all Company-sponsored activities.

If you believe our equal employment opportunity policy has been violated by an employee, customer, vendor, client, or visitor, you must notify your supervisor or Human Resources as soon as possible and in accordance with the Company’s Problem Resolution Procedure. You can raise your concerns without fear of retaliation or other adverse employment action. You may not be retaliated against for filing a good faith complaint with, or otherwise participating in an investigation, proceeding or hearing conducted by Movement Mortgage.

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We will conduct a prompt and discreet investigation of all complaints received. However, in order to conduct a thorough investigation, we cannot guarantee complete confidentiality.

Any employee who violates this policy will be subject to disciplinary action, up to and including termination.

103 Problem Resolution Procedure

Revision Date: 01/01/2015

We encourage an open work environment in which any problem, concern, suggestion, or question receives timely response from management. If you disagree with an established policy, procedure, or practice, you are encouraged to express your views through the Company's Problem Resolution Procedure. You will not be penalized, formally or informally, for voicing a concern with management in a constructive and professional manner or for using the Problem Resolution Procedure.

When you encounter a problem while at work or have questions or concerns regarding the conditions of your employment, you are encouraged to discuss the matter with your immediate supervisor. It may be necessary for your immediate supervisor to research or investigate the matter in order to give you a complete answer. Either way, your supervisor should answer your questions in a timely manner. If that is not the case, please notify the Human Resources department for further assistance.

If you feel that a condition of employment or a decision affecting you is unjust or inequitable, you are encouraged to take the following steps:

- Step 1. Present your concern to your supervisor as soon as possible. If your supervisor is not available or if your concern involves your supervisor, you may contact any other member of management. The supervisor/manager will document your discussion and will either provide an answer at the time of your meeting or after consulting with appropriate management, when necessary or,
- Step 2. If your supervisor does not address your concern to your satisfaction, you may submit your concerns to Human Resources in writing. Human Resources will confer with appropriate management and conduct a thorough investigation, if applicable. You will receive a written response to your concern in as timely a manner as possible.

Although not every problem may be resolved to everyone's total satisfaction, it is only through honest and open discussion of mutual problems that employees and management can develop confidence and trust in each other.

104 Anti-Harassment

Revision Date: 01/01/2015

In order to promote a positive work environment, Movement Mortgage strictly forbids harassing or other offensive behavior directed toward an individual because of his or her gender, age, national origin, religion, disability, or any other reason. Both employees and non-employees (e.g. customers, **MOVEMENT MORTGAGE | EMPLOYEE HANDBOOK**

vendors, visitors) are subject to this non-harassment policy while on Company premises or at any time or location while working or representing the Company.

Sexual harassment is prohibited. Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature that negatively affects an employee's work performance or creates an intimidating, hostile, or offensive work environment. This conduct can come from a co-worker, supervisor, or non-employee.

It is also considered sexual harassment when a person in a supervisory position requests sexual favors from an employee and either explicitly or implicitly implies that the employee's submission to such conduct is a condition of continued employment. Another form of sexual harassment is when a supervisor bases an employment decision (e.g. promotion, salary increase) on an employee's submission or rejection of the supervisor's sexually-oriented request.

Sexual harassment can occur between individuals of the opposite gender or between individuals of the same gender. The subject or the harasser may be a man or woman. The complainant does not have to be the person harassed; anyone affected by the offensive conduct can be a victim.

Harassment or sexual harassment is not permitted even if the conduct is welcome by the recipient(s). It is important to keep in mind that, in some cases, individuals may find the conduct offensive but, for various reasons, may be afraid to notify the harasser.

The following is a non-inclusive list of behaviors that are prohibited under this policy:

- Negative, derogatory, or sexually-oriented comments, jokes, epithets, slurs, or innuendoes, whether they are spoken, in writing, or sent via e-mail
- Downloading, viewing, or transmitting materials of a harassing or sexual nature
- Leering, ogling, or staring at a person's body
- Displaying offensive or sexually suggestive objects (including imitating sexual acts), pictures, or cartoons
- Obscene sounds or whistling
- Physical contact that is not welcome (e.g. fondling, pinching, groping, intentionally rubbing up against another person, unwelcome hugging)
- Unwelcome sexual flirtations, propositions, or repeated requests for a date
- Demands for sexual favors
- A supervisor offering employment benefits in exchange for sexual favors.

Unwelcomed conduct of our customers, vendors, suppliers or independent contractors (or any of their employees) by our employees is also strictly prohibited. The Company will also take reasonable steps to prevent and address unwelcomed conduct of its employees by non-employees of which it is aware. If you experience or witness violations of this policy by a co-worker, supervisor, or non-employee, notify your supervisor or Human Resources as soon as possible. You can raise your concerns without fear of retaliation or other adverse employment action.

All complaints of unwelcomed conduct which are reported to the Company will be investigated as promptly as possible, and appropriate corrective action will be taken where warranted. The Company prohibits all employees from hindering our internal investigations and our internal

complaint procedure. All complaints of unlawful harassment which are reported to management will be treated with as much sensitivity as possible, consistent with the need to conduct an adequate investigation and impose corrective action, if necessary.

We will conduct a prompt and discreet investigation of all complaints received. However, in order to conduct a thorough investigation, we cannot guarantee complete confidentiality.

Employee notification of the problem is essential. Movement Mortgage cannot help resolve a harassment problem unless the Company is made aware of it. Therefore, although the Company takes the duty to prevent unlawful harassment seriously at all times, please be aware that it is also the employee's responsibility to bring these matters to our attention so that Movement Mortgage can take whatever steps are necessary to correct the problem. If management finds that an employee has violated the Company policy, appropriate disciplinary action will be taken, up to and including termination.

Any employee who violates this policy will be subject to disciplinary action, up to and including termination. We will take appropriate action in the event a non-employee violates this policy.

*Massachusetts – See Addendum 1001

105 Hiring of Relatives

Revision Date: 01/01/2015

Movement Mortgage is committed to a policy of employment and advancement based on qualifications and merit and does not discriminate in favor of, or in opposition to, the employment of relatives.

The potential for perceived or actual conflicts, such as favoritism or personal conflicts from outside the work environment which can be carried into the daily working relationship, has made the following restrictions necessary and applicable to the hiring of relatives. Where a family member (as defined below) is or will be the direct supervisor of another family member, Human Resources must be notified regarding any of the following employment decisions: hiring, transfer, promotion and wage increases. All performance reviews of subordinate relatives should be dually reviewed by Human Resources.

Family member is defined as one of the following: relationship by blood – parent, child, grandparent, grandchild, brother, sister, uncle, aunt, nephew, niece, first cousin; and relationships by marriage – spouse (as defined by state law), step-parent, stepchild, brother-in-law, sister-in-law, father-in-law, mother-in-law, son-in-law, daughter-in-law, half-brother, half-sister, uncle, aunt, nephew, niece, spouse/partner of any of the above and cohabitating couples/ significant others.

The hiring supervisor is responsible for ensuring policy compliance and for monitoring changes in employee reporting relations after initial hire to ensure compliance with this policy. If, while employed at Movement Mortgage, an employee's family status changes creating a family relationship (as defined above) with another employee, the supervisors of each employee should be notified immediately.

If the family relationship creates discord in the workplace such that it negatively impacts morale,

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creates a hostile work environment, or generates a perception of favoritism, one of the family members may be transferred, reassigned, or terminated. This decision will be made upon direction of the department supervisor and Human Resources.

106 Outside Employment

Effective Date: 01/01/2015

An employee must notify his/her immediate supervisor in writing of any outside employment. We will generally not restrict employees from holding an outside job, as long as the employee continues to meet the performance requirements of his/her position here at Movement Mortgage. Employees will be judged by the same performance standards and will be subject to the department's work scheduling demands, regardless of any existing outside work requirements. Should we determine that outside work interferes with job performance or the ability to meet Movement Mortgage's requirements as they are modified from time to time, the employee may be asked to terminate the outside employment to remain employed with us.

The employee is responsible for notifying his/her supervisor prior to their first day of employment, starting a second job, or agreeing to act as a director, officer, consultant, or advisor for any other organization, so that the Company can determine if a conflict of interest may exist. Outside employment that constitutes a conflict of interest or one which might bring discredit to the Company is prohibited. Outside employment is only permitted with express written permission from Compliance.

SECTION 200: EMPLOYMENT STATUS & RECORDS

SECTION 200 – EMPLOYMENT STATUS & RECORDS

201 Employment Categories

Revision Date: 01/01/2015

Each employee is classified into specific employment categories based on federal and state minimum wage and overtime laws and the number of hours worked per week and, in some cases, per day. You will be notified of your status upon hire and if it changes during employment.

Full-Time, Part-Time, and Temporary Employees

Each employee is classified as full-time, part-time, or temporary in accordance with the following definitions:

Full-Time Employee: A full-time employee is regularly scheduled to work thirty-five (35) hours or more per week.

Part-Time Employee: A part-time employee is regularly scheduled to work less than thirty-five (35) hours per week.

Temporary Employee: A temporary employee is an employee who is hired to work up to forty (40) hours per week for a short-term period, generally 12 or fewer weeks, or hired to work on a special assignment(s).

Exempt and Non-Exempt Employees

Federal and state laws require that certain employees be paid at least the statutory minimum wage and receive overtime compensation after working a specified number of hours per week and, in some states, per day.

Exempt Employee: Employees who are not required to be paid overtime, in accordance with applicable federal and state wage and hour laws, for work performed beyond forty (40) work hours in a work week.

Non-Exempt Employee: A non-exempt employee is paid the greater of the applicable federal or state minimum wage rate for each hour worked and receives overtime pay of one and one half times the employee's hourly wage when more than forty (40) hours are worked in a workweek (some exceptions may apply).

EXCEPTIONS: There may be additional overtime exceptions based on individual state laws.

202 Employment Reference Checks

Effective Date: 01/01/2015

Any requests for employment references or other employment information should be referred to Human Resources. Human Resources will confirm information, such as dates of employment and position(s) held, with written authorization and a signed release from the individual who is the subject of the inquiry.

There may be occasions when you authorize Movement Mortgage to release information to third parties – for example, you may need to provide salary information when applying for a mortgage, benefits information, etc. If so, the Company will require your written permission on a signed release form before giving any information to outside parties.

203 Introductory Period

Effective Date: 01/01/2015

The first ninety (90) calendar days of employment is considered an Introductory Period for all new and rehired employees. The Introductory Period allows us to welcome you as a member of our team and gives you the chance to become familiar with the Company, our mission, and your job.

The Introductory Period also gives new employees the opportunity to receive on-the-job training and to demonstrate their ability to achieve a satisfactory level of performance. The supervisor uses this time period to evaluate the employee's overall job performance, attendance, and work habits.

The Introductory Period is not a contract of employment for any set period of time. Likewise, completion of the introductory period does not change your "at-will" status. Either you or Movement Mortgage may end the employment relationship at will at any time during or after the Introductory Period, with or without cause or advance notice, as long as there is no violation of law.

Any significant absence will automatically extend the Introductory Period by the length of the absence. If we determine that the Introductory Period does not allow sufficient time to thoroughly evaluate a new employee's performance, the Introductory Period may be extended.

204 Performance Management

Revision Date: 01/01/2015

Movement Mortgage believes that performance management is an important component of supporting employees in their work, ensuring accountability for work performed, and identifying the professional development needs of employees. Regular and effective communication between you and your supervisor is critical, not only to your success but the success of the Company.

A performance evaluation is generally conducted at the end of an employee's Introductory Period in any new position. This period allows the supervisor and the employee to discuss the job responsibilities, standards, and performance expectations of the new position. Performance evaluations are normally conducted on an annual basis for all employees. Additional evaluations may be conducted at any time throughout the year. The completion of a performance review is not a guarantee of a merit increase. These increases are based on performance, budget and overall business conditions.

205 Separation from Employment

Revision Date: 01/01/2015

Termination of employment may be caused by a number of factors, including an employee's resignation, discharge or retirement, a permanent reduction in the workforce, etc.

Movement Mortgage, LLC is an "at-will" employer, which means employees are free to resign at any time and for any
MOVEMENT MORTGAGE | EMPLOYEE HANDBOOK

reason, with or without notice, and Movement Mortgage, LLC reserves the right to terminate employment at any time for any reason, with or without notice or cause, so long as there is no violation of law.

Employees are requested, as a professional courtesy to allow for smooth transition, to give a minimum of two weeks' written notice of their intent to resign. This is requested as a professional courtesy and is in no way a requirement. In some cases, Movement Mortgage may determine that it is in the best interest of the business to honor the resignation immediately, even if a two-week notice has been given.

Generally, Movement Mortgage does not grant time off during your notice period. If you are sick, you may be required to provide a doctor's statement in order to receive PTO leave. Generally, Movement Mortgage will schedule exit interviews, conducted by the Human Resources department at the time of employment separation.

Employee benefits will be affected by employment separation. Final paychecks will be issued no later than the next regularly scheduled pay day, unless state law dictates otherwise. Bonuses, commissions, and other variable compensation will be paid at the next regularly scheduled distribution or in accordance with the terms outlined in the offer letter received when hired and/or the applicable commission plan. Some benefits may be continued at the employee's expense, if the employee so chooses. The employee will be notified in writing of the benefits that may be continued and of the terms, conditions, and limitations of such continuance.

Prior to your departure, you must return any property of Movement Mortgage. This includes, but is not limited to, computerized files, documents, equipment, or databases. In the event it is discovered that you are in possession of any of the aforementioned property of Movement Mortgage, an injunction may be sought, and the Company also may pursue litigation for damages.

Refer to the PTO policy for details regarding payment for credited, unused PTO leave at the time of separation.

SECTION 300: EMPLOYEE BENEFITS

SECTION 300 – EMPLOYEE BENEFITS

301 Employee Benefits

Revision Date: 01/01/2015

Movement Mortgage offers a variety of insurance benefits to full-time employees* and certain part-time employees**. We also provide mandatory benefits consisting of Social Security, workers’ compensation, and unemployment insurance to all employees. Eligible employees will receive detailed information about the benefit plans, both at the time of hire and during the annual open enrollment period. The Company may pay a portion of the cost for group-sponsored insurance plans.

*Temporary employees are not eligible for insurance benefits.

**Part-time employees who regularly work less than thirty (30) hours are not eligible for insurance benefits.

Eligible full-time and part-time employees may enroll in group-sponsored insurance plans, following completion of thirty (30) days of employment or during the annual open enrollment period. You must enroll in benefits within the first thirty (30) days of employment, or you will have to wait until open enrollment.

Employee benefits include medical/dental/vision insurance, life insurance, supplemental insurance, a retirement plan, and additional miscellaneous benefits. The employee benefits offered, as well as eligibility criteria, Company contributions, and insurance carriers are subject to change at any time. If you have any questions or would like additional information about your benefits, contact benefits@movementmortgage.com.

302 Paid Time Off (PTO)

Revision Date: 01/01/2015

PTO benefits accrue for full-time employees* and are computed on a per pay period basis. PTO accrues at the following rate:

Years of Employment	Accrual Rate of Hours per Pay Period	Annual Equivalent
0 – 3 years	5.33 hours	128 hours (16 days)
4 – 5 years	6.33 hours	152 hours (19 days)
6 – 10 years	7 hours	168 hours (21 days)
11+ years	8.67 hours	208 hours (26 days)

*Loan Officers, part-time employees, and temporary employees do not receive PTO but are granted time off without pay upon obtaining their supervisor’s approval for a maximum of 128 hours per year.

- You may utilize PTO in increments of one hour.
- PTO may be used only after it is accrued and credited.

- All PTO requests should be submitted to your supervisor through the on-line payroll system.
- PTO requests of five or more days should be submitted at least two weeks in advance, while PTO requests of less than five days should be submitted at least one week in advance.
- For unplanned time off due to illness or a family emergency, please notify your supervisor via phone, text, or e-mail prior to the start of your scheduled work shift, if possible.
- When PTO is used due to an employee's illness, the employee must provide a doctor's note declaring them fit for duty, if the absence is two or more consecutive days.
- PTO may not exceed one consecutive week. Exceptions may be granted on a case-by case basis.
- At the end of the year, you may carry over up to 80 hours of PTO.
- PTO hours do not count as time worked when calculating overtime.
- PTO is not credited during any pay period in which an employee performs no work or does not use any credited, unused PTO. If you are on an unpaid leave of absence during the calendar year, you will not accrue PTO.
- Every attempt is made to grant employees the time off requested; however, supervisors reserve the right to deny PTO requests based on operational needs.
- Negative PTO balances are considered an advance in pay and may be collected at any time during employment.
- Where permitted by state law, negative PTO balances at time of separation will be collected from the employee's final pay check.

Employees who have completed less than nine (9) months of employment and employees who are terminated for misconduct are not eligible for payment for credited, unused PTO unless otherwise required by state law. If a departing employee has completed at least nine (9) months of employment, provides two (2) weeks' notice, and is available to work, the employee will qualify for payment for credited, unused PTO.

303 Holidays

Revision Date: 01/01/2015

Movement Mortgage observes eight and one-half (8.5) paid holidays each year. Our offices are typically closed to observe the following holidays:

- | | |
|--------------------|----------------------------|
| • New Year's Day | • Thanksgiving Day |
| • Good Friday | • Day after Thanksgiving |
| • Memorial Day | • Christmas Eve (half day) |
| • Independence Day | • Christmas Day |
| • Labor Day | |

Full-time employees* are eligible upon hire for holiday pay for all Company-observed holidays. Holiday pay is paid at the employee's regular rate of pay. Overtime worked during a holiday week will be used towards the calculation of overtime.

*Loan Officers, part-time employees, and temporary employees are not eligible to receive compensation for Company-observed holidays.

If a part-time or temporary employee works on a Company-observed holiday, the employee will

be paid at his or her regular rate of pay for all hours worked.

If a Company-observed holiday falls during an employee's paid absence (e.g. PTO), holiday pay will be provided instead of the time off benefit that would otherwise have applied.

304 Bereavement Leave

Revision Date: 01/01/2015

Movement Mortgage offers full-time employees* up to five (5) paid days of leave for the loss of an immediate family member. For the purpose of this policy, immediate family includes the employee's spouse, domestic partner, child, step-child, parent, parent in-law, step-parent, grandparent, grandchild, sibling, sibling-in-law, step-sibling, or other member of the employee's household. One paid day of leave will be granted to full-time employees* for the death of a brother-in-law, sister-in-law, son-in-law, daughter-in-law, cousin, aunt, uncle, niece, or nephew.

You should notify your supervisor of the need to take bereavement leave as soon as possible. Employees may request to use credited, unused PTO and/or unpaid time off to supplement their paid bereavement leave. Bereavement leave does not count toward time worked for calculating overtime.

*Loan Officers, part-time employees, and temporary employees do not receive paid bereavement leave but may be granted time off without pay with supervisor's approval.

305 Workers' Compensation Insurance

Revision Date: 01/01/2015

All employees are covered by Movement Mortgage's workers' compensation insurance. In the event that you suffer a work-related accident or illness, our policy may compensate you for lost work time and medical expenses, if applicable.

You are responsible for reporting any work-related injury or illness to your supervisor and Human Resources immediately, so that you can obtain prompt medical care and the required paperwork can be completed. You should also report any health and safety hazard, or accident or injury you notice to a supervisor or other appropriate Company official as soon as possible.

SECTION 400: PAY PRACTICES

SECTION 400 – PAY PRACTICES

401 Compensation

Revision Date: 01/01/2015

The work week is from Monday to the following Sunday. Each employee is paid on a salary, hourly, and/or commission basis. You will receive written notification of your compensation at the time of hire and if changed during employment. All required deductions, such as for federal and state taxes, and all authorized voluntary deductions will be withheld automatically from your pay.

402 Pay Periods and Paydays

Revision Date: 01/01/2015

Pay Periods – There are two semi-monthly pay periods for employees who are paid on a salaried or hourly basis:

Salaried and Hourly Employees	
Pay Period Extends from:	Pay Day
1 st to the 15 th of the month	19 th of the current month
16 th to the last day of the month	5 th of the following month

Each pay check will include earnings for all time worked through the end of the previous pay period.

Commissions are paid on a semi-monthly basis according to the following schedule:

Commission Employees	
Pay Period Extends from:	Pay Day
1 st to the 15 th of the month	5 th day of the following month in which the commission was earned
16 th to the last day of the month	19 th day of the following the month in which the commission was earned

Examples: Commissions for loans closed January 1 – January 15 will be paid on February 5.
Commissions for loans closed January 16 – January 31 will be paid on February 19.

If a regularly scheduled payday falls on a Company-observed holiday or a weekend day, you will normally receive your pay check on the immediately preceding scheduled workday.

Direct Deposit – You may elect to have your pay directly deposited into your bank account(s) by completing a direct deposit form. Contact the Human Resources department at payroll@movementmortgage.com to receive a copy of this form.

Payday Advances – The Company does not offer payday advances.

Errors in Pay checks – We take all reasonable steps to ensure that you are paid correctly and promptly on the scheduled pay day. If you feel there is an error in the amount of your pay, you should promptly bring the discrepancy to the attention of Human Resources at **payroll@movementmortgage.com**. All paystubs are available for review on the payroll website.

Pay Deductions – We are required to make certain deductions from your pay for federal, state, and local income taxes. If you are a full-time employee, you may voluntarily authorize deductions from your pay to cover the cost of your participation in the insurance plan(s) and/or retirement plan. No pay check deductions, other than those required by law, will be taken from your pay without your advance written authorization. If you have any questions about the deductions taken from your pay or would like to make any changes to your pay check deductions, contact **payroll@movementmortgage.com**.

SECTION 500: WORK HOURS

SECTION 500- WORK HOURS

501 Work Hours

Revision Date: 01/01/2015

Optional work hours are available to every full-time Movement Mortgage employee. Part-time employees will be advised of their work schedule at the time of hire and if changed during employment. Full-time employees may choose one of the following schedules:

Schedule A: 8AM – 5PM

Schedule B: 830AM – 530PM

Schedule C: 9AM – 6PM

Please notify your manager via e-mail to elect your permanent working hours. During the summer months of June – August, employees may change their schedules temporarily, with supervisor approval. Every employee must show their work hours on their standard e-mail signature.

The standard operating hours at the operations centers are Monday through Friday from 8:00 a.m. to 5:00 p.m.

Employees should take care of personal matters (e.g. getting coffee, talking with co-workers, etc.) prior to the start of their shift and/or clocking in. Clocking in prior to your scheduled work time will constitute overtime and must be approved by your supervisor in advance.

Non-exempt employees should not perform work prior to their scheduled starting time or after their scheduled ending time without prior authorization from their supervisor, as it constitutes overtime. In addition, working off the clock for any reason, including but not limited to working off the clock to complete a job or project, is strictly prohibited. Non-exempt employees must track their start and end times along with meal breaks in the payroll system by clocking in to start work, clocking out at the beginning of the meal break, clocking in after the meal break has ended and finally, clocking out for the day.

It is your responsibility to make sure that your hours worked are recorded accurately. Altering, falsifying, or completing another employee's time and attendance records is strictly prohibited and is grounds for discipline, up to and including termination.

502 Meal and Rest Periods

Revision Date: 01/01/2015

Breaks are not permitted at either the beginning or end of the workday to offset arrival and departure times.

Meal and Rest Periods: Non-exempt employees may receive up to a 60-minute unpaid meal

period, depending on the number of hours worked and applicable law. Employees must clock out/in for meal periods, which if taken, must be a minimum of thirty (30) minutes long. Your supervisor may schedule your meal period to accommodate operating requirements.

Employees are to be completely relieved from duty during their meal breaks, which are unpaid. If an employee is required to perform work duties while on his or her meal break period, the employee must be compensated for the meal period. In the event you are interrupted during your meal period for a minimal and insignificant period of time, the meal period remains unpaid. Minimal and insignificant interruptions are very brief and infrequent. Some states have required meal breaks, in which case the employee must be fully relieved of work duties. Your supervisor will adhere to these requirements.

You must immediately report to your supervisor if you are unable to take a meal period for any reason or if a meal period is interrupted for a significant period of time for any work-related reason. This may contribute towards overtime, and therefore, must be pre-approved by your supervisor. Failure of non-exempt employees to return on time from breaks or lunch may subject the employee to disciplinary action and docking of pay for time missed.

Lactation Breaks: For at least one year after the birth of their child, nursing mothers will be granted reasonable paid break time, as needed, during the workday to express breast milk. We will provide a private location in close proximity to your work area, other than a bathroom, that is shielded from view and intrusion from co-workers and the public. Employees who work off-site or in other locations, may be accommodated with a private area, as necessary.

503 Overtime

Revision Date: 01/01/2015

When operating requirements or other business needs cannot be met during regular working hours, you may be required to work beyond your normally scheduled workday. When possible, your supervisor will provide as much advance notice as possible. Overtime assignments will be distributed as equitably as practical to all employees who are qualified to perform the work.

All overtime for non-exempt employees is subject to prior supervisory approval. Failure to receive prior approval may subject the employee to disciplinary action.

In accordance with federal law, overtime compensation is paid to non-exempt employees at the rate of one and one half times the employee's regular rate of pay for all hours worked over forty (40) in a workweek. Some states have additional overtime laws. Your supervisor will adhere to the particular overtime laws in your state. While all overtime is subject to prior supervisory approval, all time worked must be recorded. Falsification of a time card or time record includes, but is not limited to, failure to report time you worked while off the clock.

Overtime hours are based on actual hours worked. Time off during the workweek for PTO, jury duty, etc. is not considered hours worked for the purpose of overtime calculations.

504 Emergency Closings

Revision Date: 01/01/2015

If severe weather or another emergency disrupts business operations, management may authorize that an office be closed for a partial or entire workday. You will be contacted by text, phone, or email by your supervisor.

When a Movement Mortgage office is officially closed due to emergency operating conditions, full-time exempt and non-exempt employees will receive their regular wages. Part-time employees and temporary employees are paid only for the actual hours worked.

Full-time employees who choose not to report for work when the office remains open will be required to use accrued, unused PTO, if available. Non-exempt employees who have no paid time off benefits available may be required to make up the time missed during the current workweek.

505 Time Keeping

Revision Date: 01/01/2015

Federal and state employment laws require Movement Mortgage to maintain accurate records of time worked in order to calculate employee pay and benefits. Each non-exempt employee is responsible for recording his or her daily work hours. This includes recording the time you begin and end work as well as the beginning and ending time of each unpaid meal period. It is your responsibility to report any overtime worked to your supervisor and to record that work in the payroll system.

Altering, falsifying, or tampering with your time record or recording time on a co-worker's time record is prohibited. Altering, falsifying, or completing another employee's time and attendance record is strictly prohibited and is grounds for discipline, up to and including termination. You should notify your supervisor immediately of any error in your time record.

Concerns about time timekeeping should be immediately reported to your supervisor. The Company prohibits any form of retaliation against individuals who report alleged violations of timekeeping policies or who cooperate in the Company's investigation of payroll issues. Any form of retaliation in violation of this policy will result in disciplinary action, up to and including termination.

Exempt employees are not required to complete time records; however, paid time off must still be requested in the online payroll system. These records must be completed and maintained in order to account for paid time off taken.

SECTION 600: COMPANY PREMISES

SECTION 600 – COMPANY PREMISES

601 Smoke-Free Workplace

Revision Date: 01/01/2015

Movement Mortgage maintains a smoke-free workplace in order to provide a safe and healthy environment. Smoking is prohibited in all of our offices and in the front of our office buildings. This includes cigarettes, cigars, e-cigarettes, chewing tobacco, pipes, etc. Smoking is allowed in designated locations only. See supervisor for designated area.

Employees who wish to smoke may do so during any scheduled meal break (or rest periods, if rest periods are required by law in their state) only; no extra breaks are granted for smoking purposes.

602 Visitors in the Workplace

Effective Date: 8/1/2008

To ensure the safety and security of our employees and facilities, only authorized visitors are allowed in the workplace. All visitors should enter our offices at the main entrance. Authorized visitors will receive directions or will be escorted to their destination by an employee. You are responsible for the conduct and safety of your personal guests while they are in our office.

If an unauthorized or suspicious individual is observed on our premises, you must immediately notify your supervisor.

603 Workplace Violence Prevention

Revision Date: 01/01/2015

We are committed to maintaining a safe work environment that is free from workplace violence or threats of violence. Given the increase in violence in society in general, we have adopted the following guidelines to deal with intimidation, harassment, bullying, or other threats of (or actual) violence from employees or non-employees that may occur during business hours or on our premises:

- No fighting, horseplay, or other conduct that may be dangerous to yourself or others is allowed.
- Firearms, weapons, and other dangerous or hazardous devices or substances are prohibited in our facilities.

All threats of (or actual) violence, both direct and indirect, must be reported to your supervisor or another member of management immediately. This includes threats by employees, as well as non-employees. When reporting a threat of violence, you should be as specific and detailed as possible.

We encourage employees to bring their disputes or differences with co-workers to the attention

of their supervisor before the situation escalates into potential violence. We are eager to assist in the resolution of employee disputes and may not discipline you for raising such concerns. All good faith reports will be investigated; no retaliation will occur for making such a report; and corrective action will be taken, up to and including termination, for potentially violent or threatening activities.

We encourage employees to report to Human Resources any domestic violence that may affect the workplace for the protection of the affected employee and any other employee working at the same location. An employee who is absent from work must follow the time off policy (PTO must be used if available), including advance notice, unless an emergency prevents the employee from doing so. Documentation of any emergency or any other information available to the employee which supports the employee's reason for being absent from the workplace may be requested, so as not to affect the employee's attendance.

Some states have additional domestic or workplace violence laws. Please contact the Human Resources department at hr@movementmortgage.com with questions or to report an incident that affects or may affect the workplace.

604 Weapons Policy

Effective Date: 01/01/2015

Bringing or possessing a firearm or other dangerous weapon on Company premises during normal business hours is not permitted, except where prohibited by state law. Employees are also expected to comply with any and all property owner restrictions. No firearms or other dangerous weapons are allowed on Company property, in the parking lot or the building, regardless of whether you possess a concealed weapons permit.

It is your responsibility to report any employee carrying a firearm or other dangerous weapon on Company property, in the parking lot, or the building. All good faith reports will be investigated; no retaliation will occur for making such a report; and corrective action will be taken, up through and including termination, for potentially violent or threatening activities.

Under no circumstances should an employee confront or interact with someone carrying a weapon or suspected to be carrying a weapon on Company premises. Instead the employee should secure him/herself and others in a safe location and contact management or call 911 as soon as possible.

Any and all modifications to this policy must be approved by in-house general counsel.

605 Safety

Effective Date: 01/01/2015

You are expected to obey all Company safety rules and exercise caution in your work activities. We ask that you report any unsafe condition to your supervisor. In the event of a serious injury or other emergency requiring urgent medical attention, call 911 immediately.

All work-related accidents or injuries must be reported to your supervisor and Human Resources immediately, regardless of how insignificant the injury may appear, so that you can receive prompt medical attention and to ensure compliance with OSHA and workers' compensation laws.

606 Criminal Convictions

Effective Date: 01/01/2015

As part of Movement Mortgage's effort to maintain a safe work environment, all employees are required to disclose any felony or misdemeanor arrests or convictions (other than minor traffic infractions), conviction or plea of nolo contendere (no contest) to the Human Resources department within five (5) business days of the date of arrest, conviction, or a plea of nolo contendere while employed.

Such offenses may or may not result in disciplinary action. Any adverse employment action would be imposed, if at all, in compliance with applicable law. However, failure to comply with this reporting requirement may result in disciplinary action, up to and including termination, except where prohibited by state law.

607 Solicitation

Effective Date: 01/01/2015

Employees may solicit co-workers in the workplace during nonworking times of both individuals (e.g. authorized meal and rest periods) for charitable causes and authorized Company functions, so long as it does not disrupt business operations. All solicitations are voluntary; you should not feel pressured to participate in any co-worker or company-sponsored solicitation.

Persons who are not employed by Movement Mortgage are prohibited from soliciting funds or signatures; conducting membership drives; posting or distributing literature or gifts; offering to sell or purchase merchandise or services (except by supplier representatives properly identified); or engaging in any other solicitation, distribution or similar activity on Company premises.

Company bulletin boards are for Company communications. Personal notices may also be placed on the bulletin boards. The Company reserves the right to remove any personal notices that have expired, are inappropriate, or offensive to others.

608 Use of Company Property

Revision Date: 4/11/2011

When using Company-owned equipment, you are expected to exercise care and follow all operating instructions and safety standards. Please notify your supervisor if any equipment appears to be damaged, defective, or in need of repair.

You are not permitted to use Company property or materials for the benefit of another

employer or your own personal business. You are responsible for the safekeeping of all Company property and materials that have been issued to you or that are in your possession or control.

609 Return of Company Property

Effective Date: 01/01/2015

Employees are responsible for all property, materials, and written information issued to them or in their possession or control. Employees must return all Company property immediately upon request or upon termination of employment.

Where permitted by applicable laws, the Company may withhold from the employee's paycheck the cost of any items that are not returned when required or requested. A re-keying fee may be charged for any key(s) not returned to the Company. The Company may also take all action deemed appropriate to recover or protect its property.

610 Security Inspections

Revision Date: 4/11/2011

There should be no expectation of privacy in the workplace including, but not limited to, offices, cubicles, desks, computers, and any personal belongings, even if locked or password-protected. Management, law enforcement, or an agent of the Company may inspect any Company property or employees' personal items that are located on Company premises at any time, with or without advance notice.

We are sensitive to the legitimate privacy rights of our employees and will therefore normally conduct security inspections only if there is a legitimate business reason to do so, such as theft or breach of the Company's confidentiality policy. The Company will not require employees to provide passwords or access to personal files or accounts that are protected by state or federal law.

611 Employee Parking

Effective Date: 01/01/2015

Parking is provided to all employees but is done so at the employee's own risk. Employees are encouraged to lock their cars at all times when left in the parking area. The Company assumes no responsibility for damage to, or theft of, any vehicle or personal property left in the vehicle while in designated parking area.

SECTION 700: PERSONAL CONDUCT

SECTION 700 – PERSONAL CONDUCT

701 Business Ethics and Conduct

Revision Date: 4/11/2011

Our successful business operations and reputation are built upon the principles of fair dealing and ethical conduct. Movement Mortgage complies with all applicable federal and state laws that apply to our industry. Likewise, we expect our employees to conduct business in accordance with the letter, spirit, and intent of the law. Illegal, dishonest, or unethical conduct is prohibited.

In general, the use of good judgment, based on high ethical principles, will guide you with respect to acceptable conduct. If a situation arises where you are unable to determine the proper course of action, you should discuss it with your supervisor.

702 Conflicts of Interest

Effective Date: 01/01/2015

Each employee has an obligation to conduct business within guidelines that prohibit actual or potential conflicts of interest.

An actual or potential conflict of interest occurs when an employee is in a position to influence a decision that may result in a personal gain for that employee or for a relative of the employee as a result of Movement Mortgage's business dealings. Personal gain may result, not only in cases where an employee or relative has a significant ownership in a firm with which Movement Mortgage does business, but also when an employee or relative receives any kickback, bribe, substantial gift, or special consideration as a result of any transaction or business dealings involving Movement Mortgage.

For the purpose of this policy, a relative is any person who is related by blood, marriage, or adoption or whose relationship with the employee is similar to that of persons who are related by blood or marriage. It also includes any member of an employee's household.

Any business dealings you have with outside organizations should not result in unusual gains for those firms, such as bribes, product bonuses, special fringe benefits, unusual price breaks, and other windfalls designed to ultimately benefit either Movement Mortgage, the employee, or both. Promotion plans that could be interpreted as involving unusual gain require prior management and Compliance approval.

No "presumption of guilt" is created by the mere existence of a relationship with outside firms. However, if you have any influence on transactions involving purchases, contracts, or leases, you must disclose this to your supervisor as soon as possible, so that safeguards can be established to protect all parties.

You must disclose to Movement Mortgage prior to, or at the time of hire, the existence of any employment agreement, non-compete/non-solicitation agreement, confidentiality agreement, or

similar agreement with a current or former employer that in any way restricts or prohibits the performance of any of your duties or responsibilities for us. Copies of all such agreements should be submitted to in-house counsel to permit evaluation of the agreement in light of your position.

703 Fair Dealing

Effective Date: 8/1/2008

We are fortunate to have a diverse workforce, where everyone's similarities and differences are respected. You are expected to treat co-workers, customers, and all non-employees that you come in contact with in the performance of your job with fairness and without regard to their gender, age, national origin, religion, disability, or any other protected class or status. No one should take advantage of another person through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or any other unfair practices.

You should not use any trade secrets, proprietary information, or other similar property acquired in the course of your employment with another employer in the performance of your job duties or on behalf of Movement Mortgage.

704 Corrective Action

Revision Date: 01/01/2015

Movement Mortgage expects employees to meet performance expectations, to follow accepted standards of conduct, and to comply strictly with all laws, policies, and regulations. Violations of our standards will result in corrective action. The Company has sole and absolute discretion in the corrective action imposed, and may consider factors including, but limited to:

- The seriousness of the infraction
- Your past record of performance and/or discipline
- The circumstances surrounding the matter.

The following is a partial list of corrective actions that may be used:

- Informal or Formal Coaching
- Verbal Reprimand
- Written Reprimand
- Performance Improvement Plan (PIP)
- Corrective Action Notice
- Suspension
- Demotion or Transfer
- Reduction in Pay
- Termination

There is no way to identify every possible violation of standards of conduct, policy and/or general safety rules. The following is a partial list (*not inclusive*) of infractions that will result in discipline, up to and including termination of employment:

- Inability to perform your job or unsatisfactory work performance
- Use of the Internet and/or e-mail for non-business related activities including, but not limited to, the use of either medium to display pictures or words of a sexual nature
- Disrupting the work of others
- Instigating, provoking, or participating in a fight
- Falsification of your employment records, such as applications, medical records, etc.
- Falsification of Company records
- Breach of employee agreements
- Carelessness or negligence of work
- Failure to complete all assigned initial and continuing licensing, compliance, and/or other employment-related trainings
- Excessive absenteeism and/or tardiness
- Destruction of Company property or a co-worker's property, or theft of information, equipment, money, etc.
- Insubordination or refusal to comply with instructions
- Use of abusive language, discrimination, or sexual harassment
- Reporting to work under the influence of alcohol or a controlled substance
- Possession, purchase, or sale of controlled substances on Company property
- Use of Company credit cards for personal use
- Disgraceful conduct, dishonesty, or misconduct related to employment
- RESPA non-compliance
- Breach of state or federal licensing requirements
- Breach of confidentiality
- Fraud and/or misrepresentation, including fraud or misrepresentation by omission, in connection with any mortgage loan application
- Discourtesy to customers, co-workers, or third parties, including the use of profane language.

705 Drug and Alcohol Use

Revision Date: 01/01/2015

The Company is dedicated to providing employees with a workplace that is free of drugs and alcohol abuse and discourages drug and alcohol abuse by our employees. The Company has a vital interest in maintaining safe and efficient working conditions for its employees. Substance abuse is incompatible with health, safety, efficiency, and success at Movement Mortgage.

Both alcohol abuse and drug abuse can endanger the employee's own health and safety and the health and safety of others and can cause a number of other work-related problems, including absenteeism and tardiness, substandard job performance, increased workloads for co-workers, behavior that disrupts other employees, delays in the completion of jobs, inferior quality in our products, and disruption of customer relations. Any identified abuse of either drugs or alcohol

during working hours will be grounds for discipline, up to and including termination.

For the safety of our employees and customers, the Company reserves the right to test any employee for illegal use of drugs and abuse of alcohol under state, federal, or local laws. Such a test may be conducted after an accident or with probable cause of impairment while on the job. Under these circumstances, the employee may be driven to a certified lab, at the Company's expense, for the drug test. Refusal to submit to such tests as outlined may result in disciplinary action, up to and including termination.

Any employee found to use, sell, possess, or distribute any illegal drugs under federal, state, or local laws, any unauthorized drugs (including excessive quantities of prescription or over-the-counter drugs) while on the Company premises, performing Company-related duties, or while operating any Company equipment, may be subject to disciplinary action, up to and including termination of employment. Any suspected illegal drug confiscated will be turned over to the appropriate law enforcement agency.

Any employee taking medication should consult a medical professional to determine whether the drug may affect his or her personal safety or ability to perform the essential functions of the job and should advise his or her supervisor of any job limitations. Upon notification of job limitations, the Company will make reasonable efforts to accommodate the limitation.

706 Personal Appearance

Revision Date: 01/01/2015

Dress, grooming, and personal cleanliness standards contribute to the morale of all employees and the business image we present to our customers and the public. Good grooming and appropriate dress reflect employee pride and inspire confidence on the part of such persons.

Managers may exercise good discretion to determine appropriateness in appearance. Employees who do not meet an acceptable standard may be sent home to change, and non-exempt employees will not be paid for that time off. Some basic essentials of appropriate dress include the wearing of shoes, properly fitted attire, and the need for clothing to be neat and clean. A reasonable standard of dress rules out short pants, tank tops, halter-tops, or any extreme in dress, accessory, fragrances, or hair. It is impossible and undesirable to define an absolute code for personal appearance, so Movement Mortgage will apply a rule of reason on a case-by-case basis.

Generally, the dress code is business casual, however, management will dictate any variations from this standard. An employee unsure of what is appropriate should check with their supervisor.

We will make a reasonable accommodation to our dress code, if needed, in order to accommodate an employee's disability or religious belief, unless to do so would create an undue hardship.

707 Driving for the Company

Effective Date: 4/11/2011

If your job entails driving a company vehicle or your personal vehicle, you must comply with the following requirements when driving on Company business:

- Authorization for random motor vehicle records (MVR) checks;
- Must maintain proper vehicle insurance;
- Possess a valid driver's license;
- Notify the Company immediately if your driver's license is restricted, suspended, or revoked;
- Operate your vehicle in a safe manner and follow all traffic laws;
- Comply with state and local laws regarding use of hands-free devices, texting, GPS system, distracted driving, etc.;
- Refrain from driving if your ability to drive is adversely affected by alcohol, illegal drugs, prescription medication, or fatigue; and
- Notify your supervisor, as soon as possible, if you get in an accident during the course of conducting business.

Movement Mortgage is not responsible for traffic tickets, parking fines, etc.

SECTION 800: ELECTRONIC COMMUNICATIONS

SECTION 800- ELECTRONIC COMMUNICATION

801 Computer, Internet, and E-mail Use

Revision Date: 01/01/2015

All computer systems, laptops, software, telephones, cell phones, and other electronic communications devices that are furnished to employees are the property of Movement Mortgage and are intended for business use. This includes all computer files and e-mail messages received, created, downloaded, or stored on our computers or laptops. Computers, laptops, tablets, and electronic communications devices may only be used for Company business on secure applications and through secure connections provided by Movement Mortgage. Employees who use personal devices (smartphones, tablets, laptops, computers, etc.) for Company business must immediately notify the Company IT department if any such devices are lost or stolen. Employees must immediately turn over any available device identifiers, if requested, so that the Company can wipe such devices remotely.

The following guidelines have been established to help ensure responsible and productive computer, Internet, and e-mail use:

- E-mail messages and other transmissions should be accurate, business appropriate, and ethical
- Anti-virus software must be used before opening disks or file attachments
- Incidental personal use of Company computers and laptops is permitted, as long as it does not negatively impact your work performance or otherwise violate Company policies.

The following conduct is prohibited:

- Installing unauthorized hardware or software on Company computers or laptops
- Sending or otherwise disseminating proprietary information, trade secrets, or other confidential Company information in violation of Company policy
- Accessing a co-worker's computer files or e-mails, without prior authorization from either the employee or your supervisor
- Intentionally disabling or otherwise attempting to harm the Company's communications systems
- Sending or posting discriminatory, harassing, or threatening messages or images
- Using Company time and computer resources for personal gain or for another employer's benefit
- Stealing, using, or disclosing another person's code or password without authorization
- Copying, pirating, or downloading software and electronic files without permission
- Transmitting or posting confidential material, trade secrets, or proprietary information to non-employees
- Unauthorized use, installation, copying, or distribution of copyrighted, trademarked, or patented material
- Sending or posting negative messages that defame or slander other individuals or another organization

- Attempting to break into the computer system of another organization or person while at work
- Refusing to cooperate with a security investigation
- Sending or posting chain letters, solicitations, or advertisements not related to business purposes or activities
- Using the Internet for political causes or activities or any sort of gambling
- Sending copies of internal Company e-mails that are only intended for internal use to your personal e-mail account or to any non-employee.

Please note that you should have no expectation of a right to privacy when using any computer systems, electronic communications devices, information systems or other property leased, owned, or authorized by the Company or in doing business for the Company. Nothing in this policy is intended to interfere with, restrain, or prevent employee communications regarding wages, hours, or other terms and conditions of employment.

802 Use of Phones and Mail System

Revision Date: 01/01/2015

We recognize that you may occasionally need to make personal calls or send text messages during working hours, using either the Company's phones or your own personal cell phone. You are allowed to use the Company's phones and cell phones for personal use, so long as it does not result in a charge to the Company. When possible, we ask that you wait to handle personal business during authorized meal and break periods. Because excessive calls can be distracting to co-workers and negatively affect your productivity, you may lose the privilege, if it is abused.

We ask that you do not have personal mail delivered to the workplace. The mail system is to be used only to send and receive Company mail.

803 Workplace Monitoring

Revision Date: 01/01/2015

Employees should have no expectation of privacy when using the Company's communications systems. Management reserves the right to access, monitor, or search the Company's communications systems at any time, with or without notice. This includes retrieving and reviewing any messages, texts, or files that you have composed, sent, or received, even if they have been deleted or erased, unless prevented from doing so by applicable state and federal law and that the Company can lawfully access. The Company will not require employees to provide passwords or access to personal files or accounts that are protected by state or federal law.

We are sensitive to the legitimate privacy rights of employees. Therefore, we will make every effort to conduct workplace monitoring in an ethical, professional, and respectful manner.

SECTION 900: ABSENCES FROM WORK

SECTION 900- ABSENCES FROM WORK

901 Absenteeism and Tardiness

Revision Date: 01/01/2015

We ask that you be reliable and punctual in reporting for scheduled work. If you are unable to avoid arriving late or are unable to work as scheduled due to illness or an unexpected emergency, you must notify your supervisor prior to your scheduled start time, whenever possible. If you do not reach your supervisor by phone, you may leave a message and/or send a text. You will need to contact your supervisor each day that an absence occurs and advise the Company of your expected date of return.

Unsatisfactory attendance, including absenteeism, tardiness, and leaving work early, is unacceptable job performance and puts a strain on your co-workers and Company operations. Not reporting to work or not contacting your supervisor regarding your absence is considered a no call/no show. Unsatisfactory attendance will result in disciplinary action, up to and including termination. A no call/no show of three (3) days will result in your immediate termination and be considered a voluntary resignation of your employment.

An absence is defined as not reporting to work or not working your chosen schedule, including regular work hours, assigned and accepted overtime hours, and other required hours such as training, mandatory meetings, etc. Excessive absenteeism is defined as three (3) absences in a 30-day period. Repeated absences, excessive absences (excused or unexcused), or a pattern of absences constitutes unacceptable job performance.

Upon return to work from an absence of three (3) or more days due to your own illness or injury, you may be required to provide your supervisor with a physician's statement verifying your illness/injury and releasing you to return to work.

Tardiness is defined as being ten (10) minutes or more late four (4) times in a 30-day period. Excessive tardiness, whether excused or unexcused, constitutes unacceptable job performance. The Company does not categorize tardiness as excused or unexcused.

Excessive absenteeism or tardiness may result in disciplinary action, up to and including termination.

902 Jury and Witness Duty Leave

Effective Date: 01/01/2015

If you are called to serve jury duty or to act as a court witness, the Company encourages you to fulfil your right and duty as a citizen. You will be granted the necessary time off to serve as a juror/witness. Please submit your request for time off through the online payroll system, along with a copy of the summons to your supervisor as soon as possible, so that we may make the necessary arrangements to cover your absence.

Full-time employees* will be paid their regular wages for up to two (2) workweeks of jury/witness duty pay per calendar year, unless otherwise required by specific states. In the event that you are dismissed from jury/witness duty early on any day, you must report to work for the remainder of the day. You may, but are not required to, use PTO for additional time away from work.

*Loan Officers, part-time employees, and temporary employees are not eligible for jury/witness duty pay unless otherwise specified by applicable law.

903 Family and Medical Leave Act (FMLA)

Revision Date: 01/01/2015

In accordance with the Family and Medical Leave Act (FMLA), Movement Mortgage grants eligible employees with unpaid, job-protected leave. There are two types of leave: Family or Medical Leave and Military Family Leave.

Eligibility

To be eligible for FMLA leave, an employee must meet all the following eligibility criteria:

- Be employed at a work site where the employer has 50+ employees within a 75-mile radius;
- Have worked for the company for at least twelve (12) months (which do not have to be consecutive); and
- Have worked at least 1,250 hours during the twelve (12) months immediately before the date FMLA leave begins.

Types of Leave

Family or Medical Leave: An eligible employee may take up to twelve (12) weeks of unpaid, leave in any 12-month period for any of the following reasons:

- Birth and care of your child, within one year of birth;
- Placement of a child into your family for adoption or foster care, within one year of the placement;
- To care for your spouse, child, or parent who has a serious health condition; or
- For your own serious health condition that makes you unable to perform the essential functions of your job.

Military Family Leave:

- Qualified Exigency Leave - An eligible employee may take up to twelve (12) weeks of unpaid leave in any 12-month period. This leave arises out of the fact that your spouse, son, daughter, or parent is on active duty or has been notified of an impending call or order to active duty in the U.S. National Guard or Reserves in support of a contingency operation.
- Military Caregiver Leave - An eligible employee may take up to twenty-six (26) weeks of unpaid FMLA military caregiver leave in a "single 12-month period" to care for a covered service member with a serious injury or illness. The service member must be the employee's spouse, child, parent, or next of kin.

Amount of Leave

The Company measures your 12-month period of FMLA leave as a rolling period measured backward from the date you use any FMLA leave. Each time you take leave under the FMLA, we will compute the amount of FMLA leave that has been used in the preceding twelve (12) months and subtract it from the twelve (12) weeks of available leave. In contrast, for the twenty-six (26) weeks of leave, the “single 12-month period” begins on the first day the eligible employee takes military caregiver leave and ends twelve (12) months after that date.

If both spouses are employed by the Company, the combined leave shall not exceed a total of twelve (12) weeks of leave during the applicable rolling 12-month period for Family or Medical Leave and Qualified Exigency Leave, or a combined total of twenty-six (26) weeks of leave during a “single 12-month period” for Military Caregiver Leave.

Intermittent FMLA Leave

Under certain circumstances, you may take FMLA leave on an intermittent or reduced schedule basis, where demonstrated to be medically necessary or for a qualified exigency. When leave is needed for planned medical treatment, you must make a reasonable effort to schedule treatment so as not to unduly disrupt the Company’s operations. We may temporarily transfer you to another position with equivalent pay and benefits that better accommodates your intermittent or reduced schedule leave.

Procedure

When you know in advance of the need for leave, you must submit a written FMLA request to Human Resources at least thirty (30) days in advance. If the need for leave was unforeseeable, you must notify Human Resources as soon as it is practicable. Once the request has been received, you will be notified within five (5) business days of your eligibility or ineligibility to take FMLA leave and your rights and responsibilities.

When you request FMLA leave, you will be asked to complete certain paperwork and obtain the applicable certification (e.g. doctor’s statement, adoption papers, military notice, etc.) to support your need for leave. You will need to submit the certification within fifteen (15) calendar days from the date we request it. If you do not submit the certification within the required time frame, your FMLA leave may be delayed or denied.

Once we have received sufficient information to make a determination, you will be notified within five (5) business days that your leave will or will not be designated and counted as FMLA leave and the amount of leave that will be counted against your FMLA leave entitlement.

While you are on a FMLA leave, we ask that you keep us up-to-date on your status and intention to return to work. If your health care provider indicates your condition or your family member’s condition is expected to last for an extended period, we may require periodic recertification of the medical condition. If the medical certification indicates a minimum or specified duration of the illness/injury, we will not normally request recertification until this minimum or specified period has expired.

Supplemental employment during FMLA leave is prohibited. Additionally, employees are not permitted to conduct work for the Company while on FMLA leave.

Pay and Benefits

FMLA leave is unpaid, although employees may be eligible for short-term or long-term disability payments and/or workers' compensation benefits under those insurance plans. If you are receiving workers' compensation or disability benefits, it will run concurrently with your FMLA leave, so long as we designate the leave as FMLA.

The Company requires that you use any of your credited, unused PTO benefits at the start of your leave. After your paid time off benefits have been exhausted, the remaining FMLA leave will be unpaid.

If you are a full-time employee, you will continue to be credited with PTO, in accordance with the applicable time off policy during any portion of your FMLA leave that is paid (i.e. you are using your accrued, unused paid time off benefits). During any portion of your FMLA leave that is unpaid, you will not be credited with PTO.

If you are participating in the Company's group medical and/or dental insurance plans, these benefits will continue during your FMLA leave at the same level and Company contribution as long as your portion of the premium is paid. We will make arrangements for your portion of the insurance premiums. Failure to pay your share of the premium may result in loss of coverage. Use of FMLA leave will not result in the loss of any employment benefit that accrued prior to the start of the employee's leave.

Reinstatement

If the reason for your leave was due to your own serious health condition, you will need to submit a fitness-for-duty certification before you can return to work at the end of your leave. The fitness-for-duty certification should indicate your ability to perform the essential functions of your job and state that you are released to return to work, with or without any work restrictions.

Upon completion of your FMLA leave, you will be restored to the position you held at the time your leave began or to an equivalent position, as long as you return to work within the time period allowed under FMLA.

Interference with leave or discrimination based on use of FMLA leave is prohibited.

*Tennessee Employees – See Addendum 1002

904 Leave of Absence

Revision Date: 01/01/2015

Movement Mortgage understands that there may be circumstances beyond your control which

require you to be away from work for an extended period of time. When you know such an instance has arisen, you must submit a written request to both your supervisor and Human Resources at least 15 days in advance, whenever possible. You may be asked to provide documentation supporting your need for a leave of absence.

All extended leaves of absence are unpaid unless credited, unused PTO is used. If you are paid a recoverable draw, you will not receive the draw during your leave of absence. The Company requires that you use any credited, unused PTO benefits at the start of your leave. After your time off benefits have been exhausted, the remaining portion of your leave will be unpaid. If you are receiving workers' compensation or disability benefits, they will run concurrently with your leave of absence.

You will be responsible for paying 100% of the group medical and/or dental insurance premiums during your entire leave of absence. We will make arrangements with you to obtain your portion of the premium.

If you are an eligible full-time employee, you will continue to be credited PTO, in accordance with the applicable time off policy during any portion of your leave that is paid (i.e. you are using credited, unused paid time off benefits). During any portion of your leave that is unpaid, you will not be credited with PTO.

If you need to extend your leave beyond the original return-to-work date, you must notify your supervisor as soon as possible, but at least one week in advance by submitting a written request to your supervisor and Human Resources. We will review your request and will notify you in writing if we are able to approve your request.

A fitness-for-duty certification will be required before you return-to-work at the end of your leave if your leave is due to an employee's health condition. The fitness-for-duty certification should indicate your ability to perform the essential functions of your job and state that you are released to return to work, with or without any work restrictions. Reinstatement from a leave of absence is not guaranteed and will depend upon the availability of a vacancy for which you are qualified, unless specified by state laws.

905 Military Leave of Absence - USERRA

Revision Date: 01/01/2015

Movement Mortgage is committed to protecting the job rights of employees absent on military leave and follows the guidelines established by the Uniformed Services Employment and Reemployment Rights Act (USERRA). This law seeks to ensure that those who serve their country can retain their civilian employment and benefits and can seek employment free from discrimination because of their service. Details in this handbook are not all-inclusive, and service members are encouraged to be familiar with USERRA and their rights and communicate frequently with the Human Resources department with regards to this process.

When notified of an impending call to service, you must submit a written or verbal notice to

your supervisor as far in advance as possible, unless military necessity prevents it or it is otherwise impossible or unreasonable. You must also submit a written request for leave of absence and military documentation to Human Resources as soon as possible. Human Resources will provide detailed information regarding benefits, compensation, and leave procedures upon notification.

Full-time employees who are on a military leave of absence will be paid their regular salaries during any workweeks in which they perform any work. If no work is performed during the workweek due to military duty, employees will not be paid. Credited, unused PTO may be used, at the employee's option. Military leave is unpaid for part-time and temporary employees. Employees are eligible for job-protected military leave of absence during service in the uniformed services, whether voluntary or involuntary, for any cumulative length of service less than five (5) years.

Your medical, dental, and other insurance benefits will continue at your normal contribution level for up to the first twelve (12) workweeks of your military leave, subject to the terms, conditions, and limitations of the applicable plan for which you are otherwise eligible. After twelve (12) workweeks, you will be provided with information regarding your right to COBRA insurance continuation.

If you participate in the retirement plan or any other company-sponsored benefit that is tied to seniority, you will retain and continue to accrue these benefits without a break in service. If you are a full-time employee, you will continue to be credited with PTO for the first twelve (12) workweeks of your leave; thereafter, no additional benefits will be credited, but your leave balances will be retained until you return to work.

If you are on military leave for less than 30 days, you should report to work for the first regularly scheduled shift after the end of service, allowing reasonable travel time. If your military leave extends beyond 30 days, you must apply for reinstatement in accordance with federal and state law.

Employees who perform and return from service within five (5) years will be reinstated in accordance with applicable state and federal laws. You may be required to provide documentation showing that your application for reemployment (if necessary) was timely and you were not separated with a dishonorable (other than honorable) or bad conduct discharge.

906 Maternity/ Adoption Leave

Effective Date: 01/01/2015

Maternity/adoption leave under this policy is a paid leave associated with the birth of an employee's* own child or the placement of an infant with the employee in connection with adoption or foster care. An infant is defined as a child under three (3) years of age. The adoption must be within twelve (12) months of placement. Adoption leave is only available when the adopted child has not previously lived continuously with either parent for at least six months and is not a child or step child of either parent.

Maternity/adoption leave is not charged against the employee's other paid leave credits, and the amount of paid days received is six (6) weeks. The paid leave is compensated at the following levels:

- Less than one full year of service—50 percent of salary
- After one full year of service—100 percent of salary.

If both parents are employees, only one may access the paid benefits of this policy. Both, however, continue to be entitled to FMLA, if eligible.

*Loan officers, part-time employees, and temporary employees are not eligible for paid maternity/adoption leave under this policy.

Continuation of Benefits

Health insurance benefits will continue to be provided during the paid maternity/adoption leave under this policy at the same rate as in effect before the leave was taken, regardless of length of service. Paid leave benefits will continue to accrue.

Requirements for Obtaining Paid Leave

The employee must provide to their department head 30 days' notice of the requested leave (or as much notice as practicable, if the leave is not foreseeable), contact Human Resources to obtain the necessary time-off forms, and file them with the Human Resource department.

After the six weeks of maternity/adoption leave have been exhausted, subsequent leave may be covered under other policies. The Family and Medical Leave Act (FMLA) allows employees up to 12 workweeks of unpaid leave during the applicable rolling 12-month period. If both spouses are employed by the Company, the combine leave shall not exceed a total of twelve (12) weeks.

Paid leave under this policy will run concurrently with FMLA leave. After paid maternity/adoption leave is exhausted, the employee is required to apply any other available paid leave, which will also run concurrently with FMLA leave.

After the six (6) weeks of paid maternity/adoption leave and any other paid leave have been exhausted, employees not eligible for FMLA leave should refer to the Leave of Absence Policy regarding continuation of insurance coverage for employees on unpaid leave of absence. Additional state laws may apply.

SECTION 1000: ADDENDUMS

SECTION 1000 – ADDENDUMS

1001 Massachusetts Anti-Harassment Policy Supplement

Effective Date: 01/01/2015

We strongly encourage all employees who feel they are being harassed in violation of the Company's Anti-Harassment Policy or subjected to any inappropriate conduct of the nature described in the Anti-Harassment Policy to promptly notify their department manager or their Human Resources representative located at:

Movement Mortgage - HR
11405 North Community House Road
Suite 202
Charlotte, NC 28277 • (704) 769-2026

Any complaints will be investigated promptly, and appropriate corrective action will be taken whenever it is determined that harassment has occurred. All complaints by employees will be kept in the strictest confidence except where necessary to complete an investigation. In addition to filing an internal complaint, if you believe you have been subjected to unlawful harassment, you may file a formal complaint with either or both of the government agencies set forth below:

United States Equal Employment Opportunity Commission
John F. Kennedy Federal Building
475 Government Center
Boston, Massachusetts 02203 • (617) 565-3200

Massachusetts Commission against Discrimination
One Ashburton Place, Room 601
Boston, Massachusetts 02108 • (617) 994-6000

1002 Tennessee Parental Leave Law

Effective Date: 01/01/2015

In some circumstances, Tennessee state law provides for greater parental leave benefits than those provided in the FMLA policy.

Eligibility

To be eligible for parental leave under Tennessee state law, an employee must be full-time and must have worked with the Company for at least twelve (12) consecutive months.

Leave Amount and Qualifying Reasons

Eligible employees of covered employers may take up to four (4) months of unpaid leave for adoption, pregnancy, childbirth, or nursing an infant. With regard to adoption, the four-month period shall begin at the time an eligible employee receives custody of the child.

Requesting Tennessee Parental Leave

In order to be reinstated to your original position upon return from parental leave, you must notify Human Resources three (3) months in advance of the leave of your need for leave and your intention to return to full-time employment after the leave. However, employees who are prevented from giving three months' notice in advance because of medical emergency that necessitates that leave begin earlier than originally planned, or because the notice of the adoption was received less than three months in advance, shall not forfeit their rights and benefits provided under Tennessee law due to the employee's failure to give three months' advance notice.

Coordination with FMLA

Where applicable, Tennessee parental leave shall run concurrently with FMLA leave. You should notify Human Resources if you have any questions or believe you may be eligible for Tennessee parental leave.