



BROKER COMPENSATION ADDENDUM TO WHOLESALE BROKER AGREEMENT

BROKER COMPENSATION ADDENDUM – UPDATE SELECTION FORM

Pursuant to the Broker Compensation Addendum (“Addendum”) between Citadel Servicing Corporation d/b/a Acra Lending and its subsidiaries and affiliates and _____ (“Broker”), Broker requests an update to their Lender-Paid Compensation Tier Rate. Such selection will become effective the first business day following the business day Acra Lending receives a Broker executed Update Selection Form indicating Broker’s newly elected Lender-Compensation Rate for business purpose loans or in accordance with applicable law for consumer-purpose loans and never on a loan-by-loan basis for consumer-purpose loans.

Broker shall select one of the following “Lender-Paid Compensation” Tiers:

- Tier: 0.25% Tier: 0.50 % Tier: 0.75% Tier: 1.00% Tier: 1.25% Tier: 1.50% Tier: 1.75%
- Tier: 2.00 % Tier: 2.25% Tier: 2.50% Tier: 2.75% Tier: 3.00% Select loan by loan

For all lender paid compensation tiers, if a loan is paid in full during the first one hundred and eighty (180) days following its funding date, then Broker shall repay to Acra Lending all Lender-Paid Compensation that was paid to Broker by Acra Lending with regard to such Mortgage Loan, if any. A payment due from Broker, in accordance with this paragraph, shall be paid to Acra Lending by Broker not later than ten (10) days following Acra Lending’s notice to Broker that such payment is owing.

*****PLEASE EMAIL THIS COMPLETED FORM TO: brokers@acralending.com*****

IN WITNESS WHEREOF, the parties have caused this Update Selection Form to be signed by their duly authorized representative who, by signing below, represents and certifies as having the authority to bind the respective party to this Addendum

BROKER

ACRA LENDING

By: _____

By: _____

Printed Name: _____

Printed Name: _____

Title: _____

Title: _____

Date: _____

Date: _____