



BROKER COMPENSATION ADDENDUM TO WHOLESALE BROKER AGREEMENT

BROKER COMPENSATION ADDENDUM – UPDATE SELECTION FORM

Pursuant to section (b) of the Broker Compensation Addendum (“Addendum”) by and between Acra Lending and _____ (“Broker”), Broker requests an update to their Lender-Paid Compensation Rate, which 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.

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 tiers less than or equal to 2%: 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.

For all tiers above 2%: If a loan is paid in full during the first three hundred sixty-five (365) 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 executed by their duly authorized representative who, by signing below, represent and certify as having the authority to bind the respective party to this Addendum.

BROKER

Acra Lending

By: _____ By: _____

Typed Name: _____ Typed Name: _____

Title: _____ Title: _____

Date: _____ Date: _____