



BROKER AGREEMENT ADDENDUM

Acra Lending hereby notices Broker, pursuant to Section 17(h) of the Broker Agreement (“Agreement”) between ACRA LENDING & Broker, that this Broker Agreement Addendum (“Addendum”) be incorporated into said Agreement as of the date executed below.

Change 1:

The Heading of Section 4 of the Agreement shall be deleted in its entirety and replaced with the following:

Section 4. Broker Requirements.

Change 2:

Section 4(ii) of the Agreement shall be deleted in its entirety.

Change 3:

Section 5 will include the new subsection:

(c) Disclosure and Closing Statement. ACRA LENDING will provide any and all disclosures and Closing Statements (including but not limited to the Loan Estimate, Closing Disclosure, and others required by law or prudent lending practices) to prospective borrowers within time periods required.

All terms capitalized in this Addendum shall have the same meaning as defined in the Agreement.

This Addendum may be executed by one or more of the parties to this Addendum on any number of separate counterparts and all of said counterparts taken together shall be deemed to constitute one and the same instrument.

[SIGNATURE PAGE FOLLOWS]



IN WITNESS WHEREOF, Broker and ACRA LENDING have caused their names to be signed hereto by their respective officers hereunto duly authorized.

Broker Company Name ("Broker")

Authorized Signature

Printed Name of Authorized Signor

Title of Authorized Signor

Date

ACRA LENDING

Authorized Signature

Printed Name of Authorized Signor

Title of Authorized Signor

Date



BROKER AGREEMENT ADDENDUM

Acra Lending hereby notices Broker, pursuant to Section 17(h) of the Broker Agreement (“Agreement”) between Acra Lending & Broker, that this Broker Agreement Addendum (“Addendum”) be incorporated into said Agreement as of the date executed below.

Section 16 of the Agreement shall be deleted in its entirety and replaced with the following:

Section 16. No Solicitation.

Subject to the provisions set forth in this Section 16, from and after the date hereof, neither Broker, nor any of its subsidiaries or affiliates, shall solicit, by means of direct mail, telephonic, email, or personal solicitation the Mortgagors of any Eligible Loan for purposes of prepayment of such Eligible Loan; provided, however, Broker may solicit Mortgagors of any Eligible Loan for a refinance transaction if (a) six (6) months has lapsed since the date of the Eligible Loan’s initial closing with CSC and (b) such transaction results in a reduction in the Eligible Loan’s Mortgage Note rate of at least 0.500%.

All terms capitalized in this Addendum shall have the same meaning as defined in the Agreement.

This Addendum may be executed by one or more of the parties to this Addendum on any number of separate counterparts and all of said counterparts taken together shall be deemed to constitute one and the same instrument.

[SIGNATURE PAGE FOLLOWS]



IN WITNESS WHEREOF, Broker and ACRA LENDING have caused their names to be signed hereto by their respective officers hereunto duly authorized.

Broker Company Name ("Broker")

Authorized Signature

Printed Name of Authorized Signor

Title of Authorized Signor

Date

ACRA LENDING

Authorized Signature

Printed Name of Authorized Signor

Title of Authorized Signor

Date