Mortgage Mac
LENDER YOU CAN TRUST

ADDENDUM
TO MORTGAGE BROKER ANNUAL RECERTIFICATION

Broker hereby acknowledges that, with respect to loans submitted until 2023, early payoff shall conform to the provisions set forth in sections 3.12 of the prevailing agreement. Conversely, for loans submitted after January 1, 2024, the early payoff shall be subject to the new rules explicitly delineated herein.

3.12 Reimbursement for Early Payoff Loans (Premium/Credit Recapture): In the event that any Broker-originated loan is reduced in principal amount by (1) at least 15% of original principal balance within the first 90 days or (2) at least 30% of original principal balance from 91st days to 210th days following the loan's funding date or closing date, whichever is later, whether by Borrower's sale of the real property, loan refinance, or otherwise, Broker, or if Broker is incapable of paying for any reason, the current or former members, equityholders, principals, partners, stockholders, on a joint and several basis, shall promptly refund and reimburse Lender: (a) any related Premium above par and/or any other pricing enhancements paid by Lender or credited to the Borrower's closing costs or (b) the service release price ("SRP") of no less than 1.000% of the loan amount that was included in the final pricing of the loan, whichever is greater, plus Lender's attorney fees and costs to recover these sums from Broker. This covenant is a material inducement for Lender to enter this Agreement, Lender would not enter this Agreement without this covenant, and Lender has relied upon this covenant to enter this Agreement.

Signature Date	Signature Date
Broker (Company) of Record (Print)	Principal / Senior Officer (Print)
Signature Date	Signature Date
Principal / Senior Officer (Print)	Principal / Senior Officer (Print)