

ADDENDUM TO BROKER AGREEMENT

This Addendum to Broker Agreement (the "Addendum") is made this ____ day of _____, 20__, by and between Real Estate Mortgage Network, Inc. with its home office having the address of 499 Thornall Street, 2nd Floor, Edison, NJ 08837 ("REM N") and _____ ("Company"), a _____ (organization type) having the address of _____.

This Addendum amends the Broker Agreement entered into by and among the parties.

NOW, THEREFORE, the parties agree as follows:

1. Section II of the Broker Agreement is amended as follows:

"Q. Company represents and warrants the following regarding its Compensation Arrangements for all originators and production staff:

- i. Company's payments to its loan originators comply with all applicable laws, including, but not limited to, 12 CFR § 226.36, as amended from time to time.
- ii. Company has not requested compensation from Lender that is based on the terms or conditions of any loan delivered or expected to be delivered by Company, and the reasons stated by Company for any requested change in compensation are true and correct.
- iii. In any transaction in which Company has received compensation from the borrower, neither Company nor any of its loan originators has received, nor are any of them expected to receive, compensation from any other source including but not limited to the lender.
- iv. Company has not delivered any loan to REMN based on the fact that Company expects to receive greater compensation from Lender than in other transactions that broker offered or could have offered to the consumer; and has subjected any loan delivered to REMN to any test that provides a legal "safe harbor" or similar protection against such a claim."

2. Section III of the Broker Agreement is amended as follows:

"X. Upon request of REMN, Company will provide REMN within seven (7) business days with documentation evidencing Company's compliance with 12 C.F.R. § 226.36, as amended from time to time."

3. Except as amended by this Addendum, all other terms and conditions of the Broker Agreement remain in full force and effect.

REM N and Company understand and accept the terms of this Addendum as evidenced by the signatures of their duly authorized representatives.

For: _____
Name – Company

By: _____
Signature of Authorized Representative

Title: _____
Title of Authorized Representative

Date: _____

For: REAL ESTATE MORTGAGE NETWORK, INC.

By: _____

Title: _____

Date: _____