

This Home Equity Line of Credit ("HELOC") Addendum ("HELOC Addendum") is made and entered into as of _____ ("HELOC Addendum Effective Date") by and between the undersigned "Broker" and Castle Mortgage Corporation dba Excelerate Capital, a Delaware corporation ("Lender")¹. This HELOC Addendum supplements the Broker Agreement entered into by and between Lender and Broker.

This HELOC Addendum amends and modifies that certain Broker Agreement, dated as of (**DATE OF BROKER AGREEMENT**), made and entered into by the parties hereto as follows:

1. For HELOC loans submitted by Broker to Lender, and not for any other type of loans, Section 5.4 of the Broker Agreement is deleted in its entirety and replaced as follows:
 - a. For Home Equity Line of Credit loans ("HELOC Loans"), in the event of an Early Pay Off ("EPO"), which is defined as a loan that is paid off in full during the first twelve (12) months following the last to occur of the loan closing date or the date the loan is sold by Lender, Broker shall reimburse to Lender an amount equal to the total of all compensation paid to Broker from any source which shall specifically include any and all borrower-paid compensation ("EPO Refund").
2. All compensation paid to Broker for HELOC Loans will be paid to Broker directly from the Borrower. For HELOC Loans, Lender will not pay Broker any compensation whatsoever, including any compensation described in the Comp Addendum to the Broker Agreement.
3. Capitalized terms herein have the same meaning as used in the Broker Agreement unless otherwise noted.
4. To the extent this HELOC Addendum conflicts with or is in any way incompatible with the Broker Agreement, this HELOC Addendum shall control over the Broker Agreement.
5. The Broker Agreement, including the terms and provisions of this HELOC Addendum shall supersede all prior agreements, written or oral, between Broker and Lender and constitute the entire agreement and understanding between the parties with respect to the subject matter thereof. This HELOC Addendum and the Broker Agreement or any portion thereof may not be waived, modified, amended or altered except by a writing signed by Lender and Broker.

[SIGNATURE PAGE FOLLOWS]

¹ The "Lender" shall be Castle Mortgage Corporation, a Delaware corporation, except in states in which it has obtained the fictitious business name "Excelerate Capital".



HELOC ADDENDUM WHOLESALE BROKER APPLICATION

IN WITNESS WHEREOF, the parties hereto have agreed to and executed this HELOC Addendum as of the HELOC Addendum Effective Date set forth above.

“BROKER”

(Company Name)

(Address)

(Signature of Broker)

(Printed Name of Broker)

(Title of Broker)

(Effective Date)

OFFICER/PARTNER(S)/SOLE PROPRIETOR

(if authorized person is broker, leave blank)

(Signature of Authorized Person)

(Printed Name of Authorized Person)

(Title of Authorized Person)

(Effective Date)

LENDER

CASTLE MORTGAGE CORPORATION
DBA EXCELERATE CAPITAL (where applicable)
A DELAWARE CORPORATION
4000 MacArthur Blvd., Suite 800, Newport Beach, CA 92660

(Signature of Authorized Person)

(Printed Name of Authorized Person)

(Title of Authorized Person)