

This Mortgage Brokerage Addendum (Addendum) is made as of September 15, 2016. This Addendum amends and supplements any and all previous or existing Wholesale Broker Agreements between Lender and Mortgage Broker, each as defined below.

Early Payoff Premium/Credit/SRP Recapture (ALL PROGRAMS)

If any borrower pays off mortgage loan during the 210 days following the Funded/Closed Date, Broker shall promptly reimburse to the Divine Mortgage Capital, (1) any related premium above par and/or any other pricing enhancements by Divine Mortgage Capital to Broker and/or Borrower including but not limited to any amount paid by Divine Mortgage Capital, paid and/or credited toward to borrower's closing cost OR (2) SRP of 1.750% of Loan Amount which was included in your final pricing, whichever is greater.

IN WITNESS WHEREOF, the parties have caused there duly authorized representatives to execute this Broker Agreement as of the date first set forth above.

Company: _____

Address: _____

By: _____

(Signature)

Name: _____

Title: _____

Lender: Divine Mortgage Capital

Address: 2975 Wilshire Boulevard, Suite 245, Los Angeles, CA 90010

By: _____
President of Divine Mortgage Capital

Date: _____