

## Amendment to Creditor Paid Compensation

This Exhibit Amends Section 5 of the original Addendum to the Broker Agreement, and by this reference becomes the new section 20 of the Original Broker Agreement, executed between ClearPoint Funding, Inc, and the undersigned Broker.

Effective with loan applications taken on or after the 1<sup>st</sup> day of selected month, and until further amended, on any transaction where the Broker selects Creditor (Lender) Paid Compensation in lieu of Borrower Paid Compensation, Broker shall receive the following compensation on each transaction closed with ClearPoint Funding. Broker Compensation will be equal to the Percent of the Principal amount of each mortgage transaction closed, subject to a Minimum, Maximum and Flat Fee if selected, and as elected below. Compensation Elections may only change once every 30 days. **Changes will only be allowed thru the Brokers execution and delivery of this Exhibit to ClearPoint funding no later than 5 business days prior to the effective change date. Items listed with an \* (asterisk) require management approval prior to authorization and programming.** (deliver to: brokerapproval@clearpointfunding.com):

<b>Compensation Elections. Please make a selection in ALL sections.</b>		
<b>A</b>	_____ %	Percent (%) of principal amount of each mortgage transaction closed, <u>And, Or,</u>
<b>B</b>	Option _____	Minimum Compensation per mortgage transaction. Select Option A, B,C, or D below. <u>And,</u>
<b>C</b>	Option _____	Maximum Compensation per mortgage transaction. Select Option a, b, c, d, e or f below. <u>And,</u>
<b>D</b>	Option _____	Not Available ... Flat Fee option coming soon ...

**Election Options for the above table: If an election is not made, the default tier will apply**

A	
Revenue Elections	Election #
0.500	1
0.750	2
<b>1.000</b>	<b>3</b>
1.125	4
1.250	5
1.375	6
1.500	7
1.750	8
2.000	9
2.250	10
2.500	11
<b>* 2.750</b>	<b>12</b>
<b>* 3.000</b>	<b>13</b>

B		
Minimum Elections		
\$	<b>1,500</b>	A
\$	2,000	B
\$	2,500	C
\$	3,000	D

C		
Maximum Elections		
\$	<b>5,000</b>	a
\$	7,500	b
\$	10,000	c
\$	15,000	d
\$	<b>* 20,000</b>	e
\$	<b>* 30,000</b>	f

D	
Flat Fee Election Option	

<b>Key</b>	<b>DEFAULT Elections</b>
	Election requires ClearPoint Mgmt Approval

x

- The compensation shall be consistent on all loans funded for Broker by CLEARPOINT FUNDING, INC., for loans originated during the specific revenue election period. CLEARPOINT FUNDING, INC. may, but is not required to, periodically allow for revisions to the Broker compensation prospectively.
- CLEARPOINT FUNDING, INC. will pay compensation directly to the Broker.
- The consumer cannot pay compensation to the Broker, or any Loan Originator.
- The Broker or any loan originator cannot reduce the creditor paid compensation by offering concessions or paying for tolerance violations.
- The Broker will establish compensation agreements with its loan originator employees that will comply with the Federal loan originator compensation rule in §226.36(d) and (e) of Regulation Z (12 CFR Part 226).

**This Compensation Change will be effective with loan applications taken on or after the first day of \_\_\_\_\_, 20\_\_ and remain in effect until further amended.**

Amendments to Broker Compensation elections may only be made effective the first day of a specific month, and must be approved by ClearPoint Funding no later than 5 days prior to the effective date of the change.

Agreed to this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_

Accepted;

Broker: \_\_\_\_\_

x \_\_\_\_\_

Authorized Officer x \_\_\_\_\_

ClearPoint Funding, Inc.

Name and Title: \_\_\_\_\_

Greg O'Connor, COO

( NOTE: Once completed return to: [brokerapproval@clearpointfunding.com](mailto:brokerapproval@clearpointfunding.com) )

<i>For ClearPoint Funding Office Use Only.</i>	
Profile Change Date Entered on	
Profile change entered by:	
Executed Profile Returned to Client and copied to AE:	
*Exception Options Approved by:	