



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 Nexcap Home Loan, (1) any related premium above par and/or any other pricing enhancements by Nexcap Home Loan to Broker and/or Borrower including but not limited to any amount paid by Nexcap Home Loan, 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: \_\_\_\_\_

Date: \_\_\_\_\_

Lender: Nexcap Home Loan  
Address: 3435 Wilshire Blvd. Suite 470, Los Angeles, CA 90010

By: \_\_\_\_\_  
President of Nexcap

Date: \_\_\_\_\_