



ADDENDUM TO BROKER AGREEMENT

This Addendum to Broker Agreement (“Addendum”) is entered into by and between Hometown Equity Mortgage, LLC dba theLender (“Lender”), and the mortgage broker identified below (“Broker”) (hereinafter collectively referred to as the “Parties”) as of the date execution stated below.

Recitals

- A. Broker entered into that certain Broker Agreement (“Agreement”) with Lender, and currently is an Approved Broker of Lender.
- B. Broker may from time to time submit application packages for residential mortgage loans to Lender, operating as Hometown Equity Mortgage, LLC, dba theLender for underwriting review, and possible funding under the terms and conditions of the Agreement.

NOW THEREFORE, in consideration of the RECITALS set forth above and subject to the mutual promises and covenants set forth below, the receipt and sufficiency of which are hereby acknowledged, the Parties hereby agree as follows:

1. Binding Effect. The Agreement, and any amendments or addendums thereto, shall apply to mortgage loan applications submitted to Lender in any name in which Lender does business.
2. Lender Paid Compensation. For any loan submitted to Lender that Broker requests to be paid by Lender, and in accordance with Regulation Z (12 CFR Part 226). Broker shall be compensated in the same amount as specified in their then current lender paid compensation election, regardless of the name in which Lender is doing business.
3. Continuing Effect. This Addendum shall not affect Broker’s or Lender’s rights and obligations with respect to any loans submitted or funded under the Agreement.

Executed as of _____, 2024

LENDER

Broker

Alan Vidal, Chief Compliance Officer

By _____

Title _____

