



BROKER ORIGATION & CLOSED LOAN COMMITMENT ADDENDUM

This Broker Origination and Closed Loan Commitment Addendum (the "Addendum") is entered into as of this ____ day of _____, 20 ____ (the "Effective Date") by and between Acra Lending and _____ ("Broker") (collectively the "Parties"). This Addendum supplements the Broker Agreement entered into between the Parties. Hereafter when read together, the Broker Agreement and the Addendum shall constitute one integrated document.

In order for ACRA LENDING to provide the most competitive and efficient programs with the lowest rates in the Non-QM / Non-Prime market segment, ACRA LENDING is only willing to make loan commitments to Brokers who are able to efficiently deliver loan originations producing closed loans on a regular basis as true business partners. This Addendum describes the Broker commitment made to ACRA LENDING and agreed to by both Parties.

By signing this Addendum, Broker understands and agrees that it is subject to the mortgage loan commitment described below. Notwithstanding the effectiveness of this Addendum, the Broker Agreement, Loan Fraud Zero Tolerance Disclosure, Broker Compensation Addendum and each of the other related documents provided to ACRA LENDING as part of the Broker package are hereby ratified and reaffirmed, and shall continue to be in full force and effect. Nothing in this Addendum supersedes any of the terms of the Broker Agreement and in the event of any conflict, the terms of the Broker Agreement shall prevail.

Origination & Closed Loan Commitment

Upon execution of this Addendum, Broker understands and agrees that it shall submit to ACRA LENDING a minimum of two (2) loan files for underwriting consideration within forty-five (45) calendar days of the Effective Date. One of these 2 loans must close within 45 days of the submission date. In addition, the Broker shall close a minimum of three (3) loan files each quarter following the Effective Date, until such time that ACRA LENDING elects, at its sole discretion, to withdraw, cancel or rescind this Addendum. If Broker fails to meet this origination and closing commitment in any quarter after the Effective Date, this Addendum may serve as the requisite thirty (30) day advanced written notice that the Broker Agreement is hereby terminated, without any further notice.

IN WITNESS WHEREOF, the undersigned hereby warrants and represents that he or she has the power to bind and the requisite authority to execute this Addendum on behalf of the Broker.

Broker Company Name

Authorized Signature

Printed Name of Authorized Signor

Title of Authorized Signor