

Lender Paid Compensation Agreement

This Agreement between _____ (“Broker”) _____ (NMLS ID) and Nexera Holding LLC dba Newfi Lending (“Lender”) shall serve as an Addendum to, and is hereby incorporated to be part of, the Wholesale Broker Agreement between Broke). This Agreement may only be updated by a signed writing, subject to the terms set forth below. *Change Request (must be greater than 90 days from any previous change)*

The effective date for the new compensation declaration shall be 3 business days from the change request

The date of the initial Loan Estimate of an applicable transaction shall determine the compensation that is in effect for any particular loan.

Broker agrees that any compensation to be paid pursuant to this Agreement is and will be its sole source of compensation related to any applicable loan. Broker shall not charge any applicable borrower(s) additional fees nor arrange to receive any other form of compensation from any other person or entity other than the Lender, pursuant to the terms set forth herein.

Broker and Lender hereby agree that Broker will be compensated on loans that are closed and funded pursuant to the terms of the Wholesale Broker Agreement. Compensation will be a pre-determined percentage of the loan amount, as set forth below.

Compensation Selection (select one only):

<input type="checkbox"/> 0.50%	<input type="checkbox"/> 0.625%	<input type="checkbox"/> 0.75%	<input type="checkbox"/> 0.875%	<input type="checkbox"/> 1.00%
<input type="checkbox"/> 1.125%	<input type="checkbox"/> 1.25%	<input type="checkbox"/> 1.375%	<input type="checkbox"/> 1.5%	<input type="checkbox"/> 1.625%
<input type="checkbox"/> 1.75%	<input type="checkbox"/> 1.875%	<input type="checkbox"/> 2.00%	<input type="checkbox"/> 2.125%	<input type="checkbox"/> 2.25%
<input type="checkbox"/> 2.375% **	<input type="checkbox"/> 2.5% **	<input type="checkbox"/> 2.625% **	<input type="checkbox"/> 2.75 **	

** Requires Management Approval

Optional Compensation Minimum (maximum amount allowed \$2500): \$

Optional Compensation Maximum: \$

Optional Flat Fee – Up to \$650: \$

LOAN ORIGINATOR COMPLIANCE DECLARATIONS:

Broker hereby represents, warrants and covenants that, with regard to each loan and loan file that Broker submits to ("Lender"): (i) Broker, and Broker’s officers, employees and agents (together, “Representatives”) at all times have complied, and will continue to comply, with any and all Laws (ii) Broker and its Representatives have not, and will not, steer any borrower into consummating a transaction that is not in the borrower’s best interest, or that results in the Broker or any other person receiving greater compensation other than expressly permitted under 12 C.F.R. §1026.36, (iii) Broker has presented, and will present, to each borrower a written loan options disclosure fully satisfying the “Safe Harbor” requirements provided for in 12 C.F.R. § 1026.36(e)(2) and §1026.36(e)(3).

Broker hereby acknowledges and represents that Broker has read the foregoing, understands it, is signing this document voluntarily. No oral representations, statements or inducements apart from the foregoing written agreement have been made. The signatory below has been duly authorized to execute this Addendum for Broker.

 Authorized Signature (Principal Broker/Owner)

 Date