HELOC ADDENDUM TO BROKER AGREEMENT

This HELOC Addendum to Broker Agreement (this “Addendum”) is made effective this ______ day of ____________, ____, by and between FlexPoint, Inc., dba Brokers First Funding (BFF) (“Company”), a Nevada corporation with its principal place of business at 1180 North Town Center Drive, Suite 100, Office 1036, Las Vegas, NV 89144, and

____ (“Broker”),

Broker Company Name

a ______ _______________________________ entity.

State *Entity Type*

RECITALS

A. Broker is engaged in the business of soliciting and taking residential mortgage loan applications, assisting borrowers with pre-qualification, advising on and selecting appropriate loan products, and preparing and submitting loan applications on behalf of borrowers, in return for compensation.

B. Company is willing to serve as lender on qualifying mortgage loans submitted by Broker, and to underwrite and fund such loans in accordance with the terms below.

In consideration of the mutual promises contained herein, and other good and valuable consideration, the parties agree as follows:

EARLY REDUCTION OR SATISFACTION OF HELOC BALANCE

Should a Home Equity Line of Credit (“HELOC”) originated under this Addendum be satisfied in full, or reduced by more than twenty percent (20%) of its original line amount, within one hundred eighty (180) calendar days following the date the loan is funded, irrespective of whether Broker played any role in bringing about that reduction or satisfaction, Broker shall return to Company the full amount of compensation Broker was paid in connection with that HELOC.

This clawback obligation does not apply, at Company's sole and absolute discretion, where the early payoff or paydown results from a refinance originated by the same Broker and the resulting loan is placed with Company.

Company will provide Broker with written notice specifying the amount owed under this section, and Broker shall remit that amount within fifteen (15) days of receiving such notice. Should Broker fail to pay within that window, Company reserves the right to deduct the outstanding balance from any future compensation owed to Broker, or to any Broker affiliate Company designates for this purpose.

The parties below have caused this Addendum to be signed effective as of the date first written above.

COMPANY:	**BROKER:**
FlexPoint, Inc.	
By: ________________________	By: ________________________
signature	*signature*
Name: ________________________	Name: ________________________
Title: ________________________	Title: ________________________