



Wrap/Subject to Addendum to Servicing Agreement

This Addendum ("Addendum") is entered into as of _____, between _____ ("Investor/Lender") and Centric Financial Group LLC Dba Provident Loan Servicing ("Servicer").

1. Investor/Lender Responsibilities:

The Investor/Lender understands that Provident Loan Servicing does not communicate with underlying lien holders and acts in the capacity of a pass-thru service provider. The Investor/Lender also agrees to the following responsibilities in relation to the subject-to loans and wrap loans serviced by Provident Loan Servicing (Initial each item below):

_____ **Payment to Underlying lien at or immediately after closing:** The Investor/Lender agrees to ensure that the underlying lien is paid a month ahead of the wrap borrower's payment due date. Thus, ensuring late charges do not accrue from the underlying lien.

_____ **Payment Obligation:** The Investor/Lender shall ensure payments are received by the underlying lien in a timely manner. Informing Provident Loan Servicing of any delays in payments from being applied on time by the underlying lien.

_____ **Loan Documentation and Communication:** The Investor/Lender shall communicate all underlying loan changes, such as loan transfers, escrow analysis or any other changes etc., to Provident Loan Servicing promptly and accurately.

_____ **Insurance:** The Investor/Lender shall ensure appropriate insurance coverage is in the end buyer's name as required by industry standards. There cannot be 2 policies in place. This insurance must be sent to the underlying lien and a copy provided to Provident Loan Servicing.

_____ **Indemnification:** The Investor/Lender shall indemnify and hold harmless Provident Loan Servicing from any losses, damages, liabilities, or expenses arising out of or related to the subject-to loans and wrap loans, including but not limited to legal fees and court costs.



2. Personal Guaranty:

The Investor/Lender, _____, hereby personally guarantees the fulfillment of all obligations outlined in this Addendum and agrees to indemnify and hold harmless Provident Loan Servicing from any losses, damages, liabilities, or expenses incurred due to the Investor/Lender's failure to fulfill such obligations.

3. No Liability of Centric Financial Group LLC, DbA Provident Loan Servicing:

The Investor/Lender acknowledges and agrees that Provident Loan Servicing acts solely as a pass-through servicer for the subject-to loans and wrap loans and does not have any liability to the borrowers, the Investor/Lender and/or existing lienholders except as expressly provided for in the servicing agreement and this Addendum.

Lender/Seller Date

Lender/Seller Date