

UPF SERVICES, LLC TAX SERVICE AGREEMENT ADDENDUM

Article I

1.1 The parties to this Addendum are referenced in the UPF Master Service Agreement attached hereto. This Addendum hereby incorporates all of the terms and conditions set forth in the attached Master Service Agreement.

1.2 UPF Services, LLC (hereinafter "UPF") shall provide the services listed below.

1.3 UPF shall provide Real Estate Tax Services as detailed below. UPF agrees to provide such services in a timely and professional manner utilizing available information as provided by Tax Authorities.

1.4 The Customer agrees to provide UPF with all information listed below with each tax order:

- Borrowers Name
- Property Address
- Mailing Address
- Legal Description
- Loan Number
- Loan Term
- Parcel Number(s)
- Loan Amount
- County Designation

1.5 UPF will obtain, process and deliver information from the applicable Tax Authorities concerning such properties designated for service by customer to UPF. The nature and format of information provided by UPF will vary depending upon the form and content of information available to UPF by Tax Authorities. Information from the various Tax Authorities will be reported to the Customer after such time as the information becomes available and in conformity with other provisions of this Agreement.

Article II

Portfolio Transfers:

All tax portfolio transfers must be completed within 30 days of the initial portfolio file being accepted and uploaded by UPF. Any attempted transfers or additions to portfolios after the initial 30 days shall not be included in the portfolio pricing, but instead shall be subject to pricing as a separate and distinct order. Customer warrants and represents that all properties within any portfolio transfer are deemed to be free of delinquent taxes, assessments, levies or tax liens as of the date of transfer. UPF will begin managing Escrow Payment and Delinquency Monitoring for Tax Authorities with due dates 60 days after the date the portfolio transfer is accepted and uploaded by UPF. UPF assumes no responsibility, whatsoever, for identifying any delinquent tax assessments, levies, tax liens or any other information prior to that time. In addition, no particular parcel will be monitored nor will payment be managed unless and until such parcel has been accepted and uploaded into UPF's system for at least 60 days prior to the Tax Authority due dates.

Article III

Tax Delinquency Monitoring

Section 3.1 - General Delinquency Provisions: Reporting may or may not include the date that could result in an economic loss, tax delinquency amounts and actual or known date of tax lien, tax sale, foreclosure or any other encumbrance resulting from action taken by a Tax Authority or any other party, as reported by the Tax Authority. Customer shall not rely upon reporting for any purposes other than determining date tax is due, the actual or estimated amount due and the delinquency of such taxes and the Tax Authority to which tax is due.

Any material change in the terms of a loan shall result in that loan being deemed to have been satisfied for purposes of UPF's obligation. In addition, in reference to sections 3.2 and 3.3 below, no particular parcel will be monitored unless and until such parcel has been accepted and uploaded into UPF's system for at least 60 days prior to the Tax Authority due dates.

Section 3.2 - Life of Loan Delinquency Monitoring: UPF will provide Life of loan tax monitoring to include one status update annually and reporting subject to this agreement. Life of loan tax monitoring shall be limited to tracking of newly originated loans and any loans as part of a portfolio transfer. Life of Loan delinquent tax monitoring obligation of UPF shall survive cancellation of this Agreement, provided Customer has paid all agreed fees related to any and all services provided by UPF.

Section 3.3 - One-Year Tax Monitoring: UPF will provide One-Year Tax Monitoring service to include one delinquency status update annually and reporting subject to the terms of this Agreement. One-Year Tax Monitoring obligation of UPF shall survive cancellation of this Agreement, provided Customer has paid all agreed fees related to any and all services provided by UPF. This service may be renewed on any parcel at the request of the Customer, and agreement of UPF, for additional one year periods with fees as noted in this Agreement.

Section 3.4 - Out of Cycle Tax Research with Current Tax Amounts: UPF will provide information obtained from Tax Authorities on parcels, at Customers request, on a single occasion and report delinquent taxes, if any, plus the most recent known or estimated tax assessment provided by the Tax Authority. If subsequent services are ordered on a previously requested parcel or loan, the new request will be considered a new order and subject to pricing as noted for such service in this Agreement.

Section 3.5 - Out of Cycle Tax Research without Current Tax Amounts: UPF will provide information obtained from Tax Authorities on parcels, at Customers request, on multiple occasion and report delinquent taxes, if any, as provided by the Tax Authority. The dates for each service must be designated at the time of the original order, and each service date will be billed individually as a new order as they occur.

Article IV

Life of Loan Impound/Escrow

UPF shall furnish the Customer with the amount of tax and the date such amount is due for each parcel that has been accepted and uploaded for Impound/Escrow Services as set forth herein. Thereafter, Customer shall be obligated to inform UPF, within five business days which, if any, tax amounts that shall be distributed from funds which must be received and credited to UPF's Tax Escrow account at least 10 business days prior to the Tax Authority due date. In the instance all preceding conditions have been met, UPF will make such necessary payments to the appropriate Tax Authority prior to delinquency. In no case shall UPF be held liable for delinquencies, penalties, interest, or any other monetary liability in cases where Customer fails to provide UPF with the necessary funds at least 10 days prior to the Tax

Authority due date. Any taxes and or assessments that fall outside the established Tax Authority billing cycle shall be the responsibility of the borrower and/or lender.

Article V

Delinquency Reporting:

UPF will report to the Customer once annually, and with respect to sections 3.2 and 3.3 above, advise of Real Estate Tax delinquencies for each property subject to the terms and conditions as set forth herein. Delinquency reporting shall be in summary form, which shall comport with UPF's standard reporting format, and shall include all parcels where a delinquency has been reported by the Tax Authority.

Article VI

Parcel Research:

UPF will research the relevant records of the taxing authorities and validate the permanent Parcel/PIN for the particular mortgage(s) upon customer request. To perform this research, UPF will use the subject property address, city/state and other documentation supplied by Customer. UPF will report to customer the parcel # in a format agreed between the parties.

Article VII

Other Services:

Delinquency follow up letter service. UPF will provide a customized letter to fit Customer's internal policies, procedures and controls. This service will provide written notification at designated intervals and document proof of payment or inability to pay. Written notification is provided to Customer in the form of mail ready pdf's that can be downloaded and printed on letterhead or used in a mail merge file. Based upon the borrower's actions, or severity, UPF can send additional customized escalation letters at Customer's request. Throughout the process, UPF will compile all responses received and keep Customer informed through a series of management reports, the format of which will follow UPF's standard format for reports of this nature.

Delinquency follow up mail service. UPF will provide a customized letter to fit Customer's internal policies, procedures and controls. This service will provide written notification using Customer's letterhead at designated intervals and document proof of payment or inability to pay. Based upon the borrower's actions, or severity, UPF can send additional customized escalation letters. Throughout the process, UPF will compile all responses received and keep Customer informed through a series of management reports, the format of which will follow UPF's standard format for reports of this nature.

Delinquency follow up mail service and initial call response service. UPF will provide a customized letter to fit Customer's internal policies, procedures and controls. This service will provide written notification using Customer's letterhead at designated intervals and document proof of payment or the inability to pay. Based upon the borrower's actions, or severity, UPF can send additional customized escalation letters. In addition, UPF will establish an internal in-bound call response line that will be answered as "Customer's name" Tax Department. UPF will provide borrower delinquency resolution options and procedural instructions for curing the delinquency at the appropriate Tax Authority. Throughout the process, UPF will compile all responses received and keep Customer's informed through a series of management reports, the format of which will follow UPF's standard format for reports of this nature.

Article VIII

Loan Release Notice:

It is understood and agreed that the Customer will be responsible to notify UPF in a timely manner when a loan listed in the Customer's portfolio has been paid off or otherwise satisfied and no longer an active loan of the Customer. Customer shall provide UPF with a current portfolio status quarterly. UPF will delete paid-off or otherwise satisfied loans from the Customer's portfolio as soon as practicable after notification by Customer.

Article IX

Additional Fees:

In the instance a fee is charged by any third party, including but not limited to any Tax Authority, such fee will be considered the responsibility of the customer and the customer agrees to reimburse UPF upon notice.

Article X

Order Placement Policy:

It is understood that the Client will have until 5:00 p.m., PST of the following business day to cancel any order for services placed with UPF. After the period expires, the order will be considered binding and the standard charge, as noted herein, for such services shall apply. Once orders are placed and the cancellation period has expired, no refunds shall occur.

Article XI

Liability:

In the event of inaccurate reporting as a result of UPF's negligence, where fines or other fees are assessed, UPF may be held responsible only for such fines or fees. However, UPF will not be liable for any inaccuracies reported by any Tax Authorities, or inaccuracies or lack of information reported from Customer in initial or subsequent request for tax services. UPF will not be responsible to effectuate refunds on behalf of Customers in the event tax payments are transmitted based on erroneous information provided by Customer. In such instances, it will be the sole responsibility of the Customer to seek refund/reimbursement directly from the individual(s) or entity(ies) on whose behalf such payments benefit. It is understood and agreed to by the parties that under no circumstances shall UPF be held responsible for incidental, special or consequential damages, whatsoever, including, but not limited to, lost profits, cost of capital, lost revenue, property, injury, etc.

In addition, Subject to any limitations in this Agreement, Customer acknowledges and agrees that UPF will only deliver that information provided by Tax Authorities, which may or may not include the date that could result in an economic loss, tax delinquency amounts and actual or known date of tax lien, tax sale, foreclosure or any other encumbrance resulting from action taken by a Tax Authority or any other party. Customer shall indemnify, defend, and hold harmless UPF from and against any and all Losses and/or claims to which UPF may be subject resulting from any encumbrance action taken by a Tax Authority or any other part against any parcel where UPF has provide Tax or any other information.

Fee Schedule

Service	Fee (Plus Tax Authority Fees where applicable)
Life of Loan Delinquency Monitoring per	
One-Year Tax Monitoring	
Out of Cycle Tax Research with Current Tax Amounts	
Out of Cycle Tax Research without Current Tax Amounts	
Life of Loan Impound/Escrow per	
Portfolio Transfer per	
Monthly Life of Loan Monitoring per	
Parcel Research per Parcel	
Delinquency follow up letter service	
Delinquency follow up mail service	
Delinquency follow up mail service and initial call response service	

Accepted by:

Submitted by:
UPF Services, LLC

Authorized Signature Date

Signature Date

Printed Name

Printed Name