

FIRST ADDENDUM TO MORTGAGE CORRESPONDENT AGREEMENT

Effective immediately, the following provisions are hereby added to the Mortgage Correspondent Agreement:

14.1 Forum Selection and Consent to Jurisdiction. Correspondent agrees that any and all legal actions, legal proceedings, and/or lawsuits arising from or related to this Agreement shall be adjudicated in the County of Los Angeles, California. Correspondent hereby represents and acknowledges that it has had minimum contacts with the State of California by virtue of this Agreement and Correspondent's other business transactions within the State of California, and Correspondent hereby consents to the personal jurisdiction of the courts in the State of California; Correspondent submits to the jurisdiction of the Superior Court of the State of California, and in doing so, Correspondent waives its right to defend based on forum non conveniens. Correspondent warrants it has had a reasonable opportunity to review this waiver with its attorney and that this waiver is fully negotiated and agreed upon knowingly and voluntarily.

14.2 Waiver of Personal Service of Process. Correspondent waives personal service of legal process and agrees that it will accept service of process by certified mail addressed to Correspondent at its last known business address, and service shall be deemed effective and completed ten (10) days after Correspondent's acknowledgement of receipt is received by Lender or ten (10) days after actual delivery to Correspondent, whichever is later. Correspondent warrants that it has had a reasonable opportunity to review this waiver with its attorney and that this waiver is fully negotiated and agreed upon.

14.3 Waiver of Jury Trial. Correspondent waives its rights to a jury trial of any claim or cause of action arising from or related to this Agreement. Correspondent acknowledges that this waiver is a material inducement to enter into business relations and that each has relied upon this waiver to enter into this Agreement. Correspondent represents and warrants that it has had a reasonable opportunity to review this waiver with its attorney and that this waiver is fully negotiated and agreed upon knowingly and voluntarily by the parties.

All other provisions of the Mortgage Correspondent Agreement shall remain intact and unaffected by the foregoing addenda.

THE UNDERSIGNED PARTIES ACCEPT AND AGREE TO ALL OF THE ABOVE ADDENDA TO THE MORTGAGE CORRESPONDENT AGREEMENT.

Lender: NMSI, INC.
3700 Wilshire Blvd., Suite 330
Los Angeles, CA 90010

• By: _____ Dated _____
Signature

Name and Title

Correspondent: _____
Company Name

Address

City, State and Zip Code

• By: _____ Dated _____
Signature

Name and Title