

## ENCOMPASS PARTNER CONNECT INVESTOR CONNECT TERMS AND CONDITIONS

The following additional terms (the “T&Cs”) govern Partner’s participation in Investor Connect as part of the Platform Service provided under the Agreement. Unless otherwise provided within these T&Cs, all terms and section references used herein shall have the meanings set forth in the Agreement.

- 1.1 Integration.** Investor Connect integrations shall be ICE MT Built Integrations (Section 1.1.1) and attached to the Order Form and the Agreement shall be an SOW prepared by ICE MT which shall detail the integration of the Partner Services with the Platform Service enabling the transmission of loan information and documents from ICE MT Subscribers to Partner.
- 1.2 Partner Services.** Partner may access, review, and use the Platform Service for the sole purpose of evaluating and/or acquiring loans submitted to Partner by ICE MT Subscribers. Partner may promote the use of the Platform Service among brokers and/or correspondents as a method for delivery of loan documents and data.
- 1.3 Fees.** Partner shall not be required to pay any License Fees (Section 2.2). Partner shall be required to pay Integration Fees (Section 2.1), Transaction Fees (Section 2.3.1), and Monthly Minimum Fees (Section 2.4), in each case as identified on the Order Form. A “Billable Transaction” (Section 2.3.1) shall be defined as each transmission of a unique loan file from the Platform Service to the Partner Service.