



THIRD PARTY CONTRIBUTIONS ADDENDUM

Table with 2 columns: Label (Borrower Name, Property Address, Loan Number) and empty input field.

This addendum is made this _____ day of _____, _____, and is incorporated into and shall be deemed to amend and supplement the Note made by undersigned (the "Borrower") in favor of American Financial Network Inc., DBA Orion Lending (the "Lender") and is dated as of even date herewith (the "Note") to finance the purchase of the property listed above (the "Property").

In addition to the covenants and agreements made in the Note and the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by Borrower to secure the Note, Borrower and Lender further covenant and agree that any credits or other payments provided to Borrower by the seller of the Property (the "Seller") or other interested party ("Third Party") -will be applied to offset costs that Borrower is required to pay at closing in the order listed:

- 1. Amounts that are considered "points and fees" under Regulation Z, 12 C.F.R. § 1026.32; and
2. Any other closing costs.

Borrower is not legally bound to Lender for any amount paid with a credit or payment provided by Seller, Lender or Third Party.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this addendum.

Signature

Date

Signature

Date

Signature

Date

Signature

Date

