

## ADDENDUM TO THE AGREEMENT

This Addendum (“**Addendum**”) is by and between TALX Corporation (a provider of Equifax Verification Services), a Missouri Corporation (“**EVS**”) and (“**Company**”), and is effective as of (“**Effective Date**”). This Addendum is entered into with the express agreement that except as addressed herein, all terms, conditions and stipulations contained in that certain agreement between EVS and Company for The Work Number® Services (the “**Agreement**”) shall remain in full force and effect and without any change or modification whatsoever. For the purposes of this Addendum, all capitalized terms used herein and not otherwise defined shall have the meaning set forth in the Agreement.

**WHEREAS**, the parties desire to amend the Agreement, as set forth herein and hereby reaffirm and ratify each of the terms and conditions in the Agreement.

**NOW, THEREFORE**, in consideration of the premises and mutual covenants set forth herein, and for other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree to amend the Agreement as follows:

1. The following service is hereby added to the Agreement:

**“Audit by Loan Number (“ABLN”) Program.** The ABLN Program allows Government Sponsored Entities (“GSE”) to access copies of certain verifications through retrieval directly from EVS. Company grants authority for GSE to view copies of Employment, Employment with Income, and IRS Income Verifications originally requested by Company. Company agrees to provide EVS with the relevant unique identifier meaningful to GSE and Company (“Loan Number”) within the appropriate required order field for its Employment, Employment with Income, and/or IRS Income Verifications. By providing the Loan Number, Company acknowledges and agrees that EVS may provide audit copies of verifications to GSE to more easily facilitate the sale of mortgage loans by Company to GSE. EVS shall provide GSE with the exact duplicate of the previous, original verification(s) for the specific Loan Number as requested by Company. Company will be charged directly for ABLN orders placed by GSE when the Loan Number indicates that the order is associated with the ABLN Program. Audit copies of the verifications will be available for up to one hundred and eighty (180) days after the original verification was completed; thereafter, a new verification must be completed by the lender for an audit copy to be available.”

2. The pricing for the ABLN Program is as follows:

<b>Audit by Loan Number (“ABLN”) Program Pricing</b>	<b>Terms.</b> The per loan fee listed below includes all audit copies of the Employment, Employment with Income, and IRS Income Verifications for all Social Security Numbers on the loan for a period of 90 days. Fees will reset every 90 day period. Company will be invoiced beginning November 1, 2016.
<ul style="list-style-type: none"><li>• ABLN Program Pricing</li></ul>	\$1.50 per loan

**Effect of Addendum; Entire Agreement.** This Addendum together with the Agreement (and any attachments, addenda, and supplements thereto) shall be the complete and exclusive statement of the Agreement between the parties as to the subject matter of the Agreement, and shall be binding upon each of the parties hereto, their respective successors and to the extent permitted their assigns. In the event of a conflict between the terms and conditions hereof, and the terms and conditions of the Agreement, the specific terms and conditions set forth in the Addendum shall govern.

**Miscellaneous; Other Terms.** EVS’ performance of the ABLN services hereunder constitutes acceptance of this Addendum. Neither this Addendum nor the Agreement can be amended or otherwise modified, except as agreed to in writing by each of the parties hereto.

This Addendum is accepted and agreed to by Company and the person signing below represents and warrants that he or she has the necessary authority to bind the principal set forth below.

IN WITNESS WHEREOF, this Addendum is effective as of the Effective Date written above.

**Company**

By  
(signature): \_\_\_\_\_

Name  
(print): \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_