Amendment to Wholesale Broker Agreement

This Amendment amends and supplements the Wholesale Broker Agreement (Agreement) between the undersigned parties. To the extent, if any, that this Amendment is inconsistent with the Agreement, this Amendment shall govern. All capitalized terms used in this Amendment shall have the same meanings as given to them in the Agreement unless expressly defined in this Amendment.

The following provisions are added to the Agreement:

1. Access to Bank's portal. Broker may be provided access to Bank's Third-Party Originator portal for the purpose of submitting mortgage loan applications and other mortgage loan documents. In this regard:

   a. Broker assumes all responsibility and risk with respect to its use of the portal.

   b. Broker is responsible for providing and maintaining appropriate access levels to Broker's users that are given access to the portal and is responsible for terminating access to a user who is no longer employed or associated with Broker. Without limiting the foregoing, Broker is responsible for assigning a designated Third-Party Originator ("TPO") Manager for the portal and will immediately remove the TPO Manager's access if this person is no longer employed or associated with Broker and provide a replacement TPO Manager.

   c. Bank may terminate any user's access privileges at any time in its sole discretion.

   d. Broker may request, and Bank may provide, technical assistance to set up users for Broker on the portal but Broker shall still have sole responsibility for any such user.

2. NMLS registration. Broker and all of Broker's agents and representatives who act as a "mortgage loan originator," as defined under the SAFE Act or other applicable law, must have and maintain current and valid registrations with the National Mortgage Loan System and Registry ("NMLS") at all times. Such persons must also maintain all other qualifications and licenses (for example, state real estate broker or mortgage lender licenses) necessary to act as a mortgage loan originator and to undertake the activities contemplated by this Agreement. Broker must notify Bank immediately if any such qualification or license of Broker or any user lapses, is suspended or revoked and, without limiting the foregoing, shall immediately terminate such person's access to the portal.

Agreed:

BROKER:

Name of organization:_____

By:_____Title:_____

Date:_____, 20_____

BANK:

Provident Bank

By:_____

Its:_____

Date:_____, 20_____