My Loan Pay Addendum to MSA

The provision of My Loan Pay by Company to Client pursuant to the My Loan Pay terms and conditions set forth below (the "**My Loan Pay Terms**") shall be subject to the terms and conditions of the Master Services Agreement between Company and Client that governs the provision of the Platform and Platform Services (the "**MSA**") and any applicable Order. If these My Loan Pay Terms and the terms of the MSA or Order conflict or are inconsistent, these My Loan Pay Terms shall govern and control strictly as it relates to the provision of My Loan Pay provided by Company.

1. **Services Description.** The My Loan Pay Services are a financial wellness and payment automation platform that helps consumers manage debt, schedule loan payments, and build savings. Its enables lenders, servicers, and financial institutions to offer personalized financial guidance, flexible payment options, and automated debt repayment and savings tools.

2. **Underwriting Restriction**. Client is expressly prohibited from using the Services or any information or content relating to or contained in the Services: (a) as a factor in establishing an individual's eligibility for credit; (b) as the basis, in whole or in part, for the modification of an individual's existing loan terms or conditions; or (c) in any other manner that would cause the Services or any content or portion of the Services to constitute or reasonably be construed by a governmental authority to constitute, a "consumer report" under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et. seq.

3. **Marketing Approval**. Client shall obtain Company's approval before producing, displaying, or distributing any marketing materials relating to the My Loan Pay Services.

4. **Regulatory Proceedings**. Client shall bear responsibility for all fines and penalties assessed by any regulatory authority relating to the My Loan Pay Services to the extent resulting from Client's actions, inactions, or omissions.