

February 10, 2022

Re: RoundPoint SOC 1 Report Bridge Letter

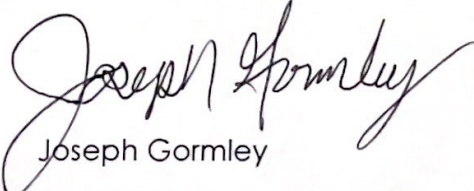
We are providing this letter in connection with the RoundPoint Mortgage Servicing Corporation service auditors' SOC 1 Type II report, issued by SC&H Attest Services, P.C. on controls placed in operation for the examination period of November 30, 2021, to February 9, 2022.

We confirm that we are responsible for establishing and maintaining appropriate controls relating to the RoundPoint Mortgage Servicing Corporation's SOC 1 Type II report. We also confirm, to the best of our knowledge and belief, the following for the period November 30, 2021, to February 9, 2022.

1. We believe the description provided in the service auditors' report presents fairly, in all material respects, RoundPoint Mortgage Servicing Corporation's controls that may be relevant to a user organization's internal controls for the period of November 30, 2021, to February 9, 2022.
2. We believe the controls, as described in the service auditors' report, were suitably designed to provide reasonable assurance that the specified control objectives would be achieved, if the described controls were complied with satisfactorily for the period of November 30, 2021, to February 9, 2022.
3. We are not aware of any significant changes to the control environment during the period which may result in controls no longer operating with sufficient effectiveness to provide reasonable, but not absolute, assurance that the specified control objectives were achieved.

Please contact me, Joseph Gormley, Chief Administrative Officer, at Joseph.Gormley@RoundPointMortgage.com if you require further information.

Sincerely,


Joseph Gormley