

[Lender Name]
[Lender Address]
[City, State, Zip Code]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

RE: AMENDED AND RESTATED COMMITMENT LETTER - WAREHOUSE LINE OF CREDIT

Dear [Contact Person Name],

This letter serves to amend and restate the previous commitment letter dated [Original Date] between [Lender Name] ("Lender") and [Borrower Name] ("Borrower"). Lender is pleased to confirm the following amended terms for the warehouse credit facility:

- 1. Maximum Credit Limit:** The maximum aggregate principal amount available under this line of credit is hereby amended to \$[Amount].
- 2. Maturity Date:** The facility shall now expire on [New Expiration Date], unless terminated earlier pursuant to the terms of the Credit Agreement.
- 3. Interest Rate:** Advances under this facility will bear interest at a floating rate equal to [Index, e.g., SOFR] plus a margin of [Percentage]%, adjusted [Monthly/Quarterly].
- 4. Collateral:** The facility remains secured by a first priority perfected security interest in [Description of Assets, e.g., Residential Mortgage Loans], as further detailed in the Security Agreement.
- 5. Usage and Fees:**
 - Origination/Amendment Fee: \$[Amount] payable upon execution.
 - Unused Line Fee: [Percentage]% per annum on the average daily unused portion of the facility.
- 6. Covenants:** Borrower shall maintain a minimum Tangible Net Worth of \$[Amount] and a minimum Liquidity of \$[Amount] at all times.
- 7. Conditions Precedent:** This amendment is subject to the execution of definitive loan documentation, legal review, and [List any other conditions].

Except as specifically modified herein, all other terms and conditions of the original commitment remain in full force and effect. Please indicate your acceptance of these amended terms by signing below and returning this letter by [Deadline Date].

Sincerely,

[Signature]
[Name of Officer]
[Title]
[Lender Name]

ACKNOWLEDGED AND AGREED:

By: _____
Name: [Authorized Signatory Name]
Title: [Title]
Date: [Date]