

**[Bank Name]**  
[Address]  
[City, State, Zip Code]

[Date]

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

**RE: Amended and Restated Commitment Letter - Warehouse Line of Credit**

Dear [Borrower Contact Name],

[Bank Name] ("Lender") is pleased to confirm its commitment to provide an amended and restated warehouse line of credit to [Borrower Name] ("Borrower"). This letter supersedes and replaces the original commitment letter dated [Original Date].

- 1. Credit Facility:** Amended and Restated Warehouse Line of Credit.
- 2. Maximum Facility Amount:** \$[Amount].
- 3. Purpose:** To provide short-term financing for the [origination/purchase] of [Type of Loans, e.g., residential mortgages] pending sale to secondary market investors.
- 4. Maturity Date:** [Date], unless extended in writing by the Lender.
- 5. Interest Rate:** [Rate, e.g., Prime + X% or SOFR + X%].
- 6. Collateral:** A first priority perfected security interest in all loans funded under this facility, including all underlying notes, mortgages, security instruments, and related documentation.
- 7. Advance Rates:** [e.g., 95% or 98%] of the par value or market value of the eligible loans, whichever is lower.
- 8. Fees:**
  - Renewal/Restatement Fee: \$[Amount]
  - Unused Line Fee: [Percentage]%
  - Transaction Fees: \$[Amount] per loan
- 9. Financial Covenants:** Borrower shall maintain:
  - Minimum Adjusted Net Worth: \$[Amount]
  - Minimum Liquidity: \$[Amount]
  - Maximum Leverage Ratio: [Ratio]

**10. Conditions to Closing:** This commitment is subject to the execution of a definitive Amended and Restated Warehouse Loan and Security Agreement, satisfactory legal review, and no material adverse change in the Borrower's financial condition.

This commitment will expire if not accepted by [Expiration Date].

Sincerely,

[Signature]

[Name and Title of Lender Representative]

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**Acceptance:**

The undersigned hereby accepts the terms of this Restated Commitment Letter.

By: \_\_\_\_\_

Name: [Name of Authorized Officer]

Title: [Title]

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