



READ THIS SUBSCRIPTION AGREEMENT (“AGREEMENT”) CAREFULLY BEFORE INSTALLING THIS SOFTWARE. THIS AGREEMENT, BETWEEN CALYX TECHNOLOGY, INC., DBA CALYX SOFTWARE (“CALYX”) AND YOU (“YOU” OR “SUBSCRIBER”), STATES THE TERMS AND USE OF POINT AND ALL ACCOMPANYING DOCUMENTATION (“SOFTWARE”). THIS AGREEMENT CONTAINS BINDING OBLIGATIONS AND RESTRICTIONS ON SUBSCRIBER’S USE OF THE SOFTWARE, DISCLAIMERS, LIMITATIONS ON CALYX’S LIABILITY, INDEMNIFICATION OBLIGATIONS AND OTHER IMPORTANT TERMS.

CALYX LICENSES THE SOFTWARE TO SUBSCRIBER ONLY UPON THE CONDITION THAT SUBSCRIBER ACCEPTS ALL OF THE TERMS CONTAINED IN THIS AGREEMENT. BY CLICKING THE “I ACCEPT THE TERMS IN THE SUBSCRIPTION AGREEMENT” BUTTON PRIOR TO INSTALLATION, SUBSCRIBER AGREES THAT SUBSCRIBER UNDERSTANDS THIS AGREEMENT AND ACCEPTS ITS TERMS. BY INSTALLING THE SOFTWARE YOU ARE BINDING YOURSELF AND THE BUSINESS ENTITY THAT YOU REPRESENT TO THE TERMS OF THIS AGREEMENT.*

** In the event Subscriber has an active Point Enterprise Subscription Agreement, the Point Enterprise Subscription Agreement shall supersede this Agreement. However, Point Enterprise Subscriber will still be required to accept this Agreement in order to install the Software.*

1. DEFINITIONS

- 1.1. “Access Codes” means any account IDs, passwords or logins provided to Subscriber or established by Subscriber for the use of the Software
- 1.2. “Documentation” includes all user manuals and other materials provided by Calyx describing the installation, operation, use, maintenance or support of the Software.
- 1.3. “Interfaces” refers to links within the Software to Service Providers.
- 1.4. “Per user license” means if software is utilized in a remote desktop service (aka terminal services) environment.
- 1.5. “Retired Software” means any discontinued version of the Software.
- 1.6. “Seat” means the right to access or use the Software on a computer. For example, in a five per seat license, once the Software has been installed on five computers, the sixth installation is prohibited
- 1.7. “Service Providers” refers to the companies providing services via the Interfaces.
- 1.8. “Software Fees” means the fees paid for use of the Software, including “Implementation Fees”, which are the start-up fees paid by Subscriber at initial purchase, “Pre-pay Fees,” which are either a six-month or one year pre-payment for use of the Software, or “Recurring Monthly Fees” which are fees charged on a monthly basis for use of the Software.
- 1.9. “Software” refers to Client Software and includes Documentation. Software also includes any bug fixes, enhancements, and other modifications to the Software.
- 1.10. “Subscriber” means the individual or entity who purchases the subscription under this Agreement.
- 1.11. “Term of Agreement” means the period from the date a subscription is purchased to the date of termination by either Subscriber or Calyx.
- 1.12. “This Agreement” refers to the entire Software License Agreement.
- 1.13. “Update(s)” means modifications to the Software, including, but not limited to corrections to known issues and/or Interface updates, and enhancements or other changes in features and functionality.
- 1.14. “User(s)” means Subscriber’s approved end user(s) of the Software for whom the related Software Fees have been paid by Subscriber.

2. GRANT OF LICENSE.

- 2.1 Commercial License. Subject to Subscriber’s compliance with the terms and conditions of this Agreement, Calyx grants Subscriber a non-exclusive and non-transferable (except as permitted under Section 6) license to access and use the Software, solely for Subscriber’s internal business purposes, according to the applicable usage listed below:
 - a) If Software is not utilized in a remote desktop services (aka terminal services) environment, Subscriber is granted a per seat license. A per seat license allows Subscriber to access and use

the Software, whether locally or remotely, on as many computers as the number of Seats Subscriber has purchased. A per user license is based on the number of users allowed access. For example, in a five per user license, once five users have been allowed access to the Software, the sixth user is prohibited. Subscriber's license to use the Software is limited to, and Subscriber shall not use the Software in excess of, the number of Seats or the number of users (based upon the applicable usage listed above) for which Subscriber has paid Calyx the required license fee.

- 2.2 Use of Third Party Hosting Company. Subscriber may contract with a hosting company solely for Subscriber's remote access, provided that the total number of access points does not exceed the number of Seats that Subscriber has purchased. Subscriber is solely responsible for adhering to this Agreement. No license is granted to hosting company by way of this Agreement.
3. LICENSE RESTRICTIONS. Calyx reserves all rights in the Software not expressly granted to Subscriber in this Agreement. Except as expressly specified in Sections 2, 6 and 7, Subscriber may not: (a) copy, modify, translate, adapt, or prepare derivative works of the Software; (b) sell, license, sublicense, transfer, lease, lend, rent, publish, display, or otherwise distribute the Software to any third party; or (c) disassemble, decompile, or otherwise reverse engineer the Software, in whole or in part, or permit or authorize a third party to do so, except to the extent such activities are expressly permitted by law notwithstanding this prohibition.
4. LIMITED USE LICENSING RESTRICTIONS. In the event Subscriber has been given a right to use Software for limited purpose (i.e., approved educational institutions, approved entities in connection with criminal or civil investigations, and Calyx's Interface vendors), Subscriber is prohibited from using the Software to originate mortgage loans. Further, the following Sections of this Agreement are not applicable to limited use Software licensing: Use of Third Party Hosting Company, License Transfer, Assignment, Interfaces, Disclosure of Information, Availability of Interfaces, Software Refunds, and Inter-Company Cost Recovery.
5. OWNERSHIP. Calyx retains ownership and all rights, title, and interest in the Software and related materials, including all worldwide patent rights, copyrights, trademarks, trade secrets, know-how and any other intellectual property rights therein. Subscriber must take reasonable steps to protect Licensor's intellectual property rights. Subscriber may not delete or in any manner alter the copyright, trademark, and other proprietary rights notices or markings appearing on the Software as delivered to Subscriber.
6. SOFTWARE FEES. Subscriber shall abide by the payment requirements established during the sale of the Software and referenced in the invoice ("Software Fees").
 - 5.1 Method of Payment. In the event Subscriber chooses the monthly payment option, Subscriber authorizes Calyx to charge the Software Fees on a recurring monthly basis to the credit card provided to Calyx by Subscriber. In the event Subscriber chooses the pre-paid payment option (i.e., Software license pre-paid for six month to one year increments, or other), Subscriber shall authorize Calyx to charge the Software Fees to the credit card provided by Subscriber to Calyx at the time of Software renewal.
 - 5.2 Nonpayment by Subscriber. Calyx reserves the right to terminate this Agreement and uninstall the Software if Subscriber's account becomes thirty (30) days past due for reasons including, but not limited to, declined credit card charge, or lapsed credit card.
 - 5.3 Payment Obligations. Subscriber shall remain obligated for all Software Fees until this Agreement is terminated by Subscriber or Calyx. Termination of this Agreement shall not relieve Subscriber of the obligation to pay any outstanding fees. No Software Fees will be refunded in the event this Agreement is terminated by Calyx due to nonpayment.
 - 5.4 Calyx Right to Change Software Fees. Calyx reserves the right to change the Software Fees. Calyx will make reasonable efforts to announce any pricing changes via e-mail provided to Calyx by Subscriber.
7. ASSIGNMENT. Subscriber may not assign this Agreement, in whole or in part, without Calyx's prior written consent (which consent shall not be unreasonably withheld). In order to effect an assignment, Subscriber shall work cooperatively with Calyx to complete all required paperwork. Subject to the foregoing, this Agreement shall be binding on and enforceable by the parties and Subscriber's permitted assignee.
8. USE OF ACCESS CODES. Subscriber shall be responsible for maintaining the confidentiality of any account IDs, passwords or logins ("Access Codes") provided to Subscriber or established by

Subscriber for the use of Subscriber's Software. Furthermore, Subscriber is entirely responsible for any and all activities that occur under Subscriber's Access Codes. Calyx will not be liable for any loss that Subscriber may incur as a result of someone else using its Access Codes, either with or without knowledge.

9. **INTERFACES.** The Software includes links ("Interfaces") to numerous lenders, mortgage service providers, and other third parties ("Service Providers"). In the event Subscriber intends to use or request the services and products of Service Providers, Subscriber is solely responsible for reviewing and understanding the terms and conditions governing the usage of such Service Providers and their services and products. Subscriber understands that Subscriber is subject to the specific terms, fees, conditions, policies, and agreements imposed by such Service Providers. Calyx makes no representation or warranty of any kind concerning Subscriber's use of such Service Providers and their services and products or the performance or results obtained by Subscriber or its customers by using such Service Providers and their services and products.
10. **DISCLOSURE OF INFORMATION.** Interfaces enable Subscriber to send information, including, but not limited to, a consumer's personal information, directly to Service Providers. Calyx is not responsible for any information sent by Subscriber to such Service Providers and is not responsible for information requested by such Service Providers. Calyx assumes no responsibility as to whether information requested by a Service Provider is appropriate. It is Subscriber's sole responsibility to contact a Service Provider regarding what particular type of information is being shared or exchanged, the Service Provider's use and sharing practices of such information, and whether the Service Provider has updated or revised its policies regarding the Service Provider's use and sharing practices. Calyx assumes no responsibility for the disclosure, dissemination, collection, use, sale, or sharing of information about a consumer and/or Subscriber. It is Subscriber's sole responsibility to ensure that Subscriber and its employees and agents comply with any applicable laws, including but not limited to, all privacy laws, now and hereafter in effect, and to ensure that any information Subscriber (including its employees and agents) shares with Service Providers is in compliance with applicable law, Subscriber's own privacy notices and policies, and any consent or disclosure instructions provided by a consumer to Subscriber.
11. **AUTOMATIC INTERFACE UPDATES.** Calyx has the right to add, remove, or modify the Interfaces listed in the Software. For the purpose of this Agreement, changes to the listed Interfaces are considered part of the Software and are subject to the terms of this Agreement. The automatic interface updates in no way extend the limited warranty period provided in Section 19.
12. **AVAILABILITY OF INTERFACES.** Subscriber understands that Subscriber's access to Service Providers through the Interfaces may be limited or interrupted from time to time, due to updates, maintenance, and repairs of such Interfaces by Calyx and/or Service Providers, and due to losses or interruption of access to the Interfaces due to causes beyond the control of Calyx, including, but not limited to, failure of telecommunication or digital transmission links, Internet slow-downs or failures, and unforeseen hardware or communication problems. Calyx shall not be liable to Subscriber in connection with Subscriber's inability to access Interfaces.
13. **RIGHT TO TRACK.** Calyx has the right to track all installations of the Software and the use of Interfaces (as defined above) included in the Software. During these processes, Calyx will not collect or store any loan data. The Software will periodically transmit installation and usage data to Calyx via the Internet. Subscriber agrees not to disable or otherwise interfere with such network transmissions.
14. **SOFTWARE DEPLOYMENT.** Calyx reserves the right to determine the method by which the Software is deployed to Subscriber.
15. **SOFTWARE RETIREMENT.** Calyx reserves the right to discontinue production and distribution of any versions of the Software. Calyx further reserves the right to determine which Software versions Calyx considers to be retired. Subscriber may continue to use retired Software; however, technical support and upgrades will not be available. Retired Software is not available for electronic delivery and Calyx reserves the right to cease delivering retired Software via CD. Calyx's retired Software remains the intellectual property of Calyx.
16. **SOFTWARE REFUND.** Requests for refund must be received by Calyx within thirty (30) days of the Software invoice date. No refunds will be considered once the Software has been deployed by Subscriber to its users. Deployment of Software by Subscriber shall constitute Subscriber's full acceptance of all terms and conditions outlined in this Agreement, including acceptance of the

Software Fees reflected on the applicable Software invoice. Calyx reserves the right to revise its refund policies at any time, without notice.

17. INTER-COMPANY COST RECOVERY. In the event Subscriber implements an inter-company cost recovery solution in connection with Software licensed, Subscriber is required to: (a) remain in compliance with Section 2 (Grant of License) of this Agreement – the number of Software seats distributed to Subscriber’s employees cannot exceed the number of seats licensed to Subscriber; (b) inform its employees that there is no Software ownership transfer in connection with its cost recovery program; (c) offer its licensed Software seats to its employees at a price not to exceed the cost Calyx charges for the Software; and (d) use the words “Calyx Software Cost Recovery” whenever providing explanation of its cost recovery program so as to avoid confusing Subscriber’s collection of monies for the Software with a reselling of the Software. Subscriber remains the Subscriber of all Software Seats used by its employees, and thus, remains obligated to all of the terms of licensing set forth in this Agreement. Notwithstanding the foregoing, as stated in Section 3 of this Agreement (License Restrictions), Subscriber is restricted from reselling the Software or giving the impression of being a reseller. **The inter-company cost recovery solution permitted as set forth in this Section is intended to allow Subscriber to recoup some of its Software costs – it is not intended as a profit-making venture for Subscriber.**
18. TERM AND TERMINATION. This Agreement will remain in force until terminated. Subscriber may terminate this Agreement at any time by removing the Software from its computer system(s), as well as destroying all copies of the Software in its possession or control. Calyx may terminate this Agreement if Subscriber fails to comply with the terms of this Agreement. In such event, Subscriber must remove all Software from its computer system(s), and destroy all copies of the Software in its possession or control.
19. WARRANTY DISCLAIMER. EXCEPT AS EXPRESSLY STATED IN THIS AGREEMENT, CALYX PROVIDES NO WARRANTY, WHETHER EXPRESS OR IMPLIED, STATUTORY OR OTHERWISE, AND SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT, AND ANY WARRANTIES AND CONDITIONS ARISING OUT OF COURSE OF DEALING OR USAGE OF TRADE, AND ANY WARRANTIES THAT THE SOFTWARE AND THE INTERFACES ARE ERROR-FREE, WILL OPERATE WITHOUT INTERRUPTION, AND ARE COMPATIBLE WITH ALL EQUIPMENT AND SOFTWARE CONFIGURATIONS. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED FROM CALYX OR ELSEWHERE, WILL CREATE ANY WARRANTY OR CONDITION NOT EXPRESSLY STATED IN THIS AGREEMENT.
20. LIMITATION OF LIABILITY. CALYX’S TOTAL LIABILITY TO SUBSCRIBER FROM ALL CAUSES OF ACTION AND UNDER ALL THEORIES OF LIABILITY WILL BE LIMITED TO AND WILL NOT EXCEED THE AMOUNTS PAID TO CALYX BY SUBSCRIBER FOR THE SOFTWARE. IN NO EVENT WILL CALYX BE LIABLE TO SUBSCRIBER FOR ANY SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS, OR PROFITS) OR FOR THE COST OF PROCURING SUBSTITUTE PRODUCTS ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT OR THE USE OR PERFORMANCE OF THE SOFTWARE, THE INTERFACES, OR SERVICE PROVIDERS, WHETHER SUCH LIABILITY ARISES FROM ANY CLAIM BASED UPON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE, AND WHETHER OR NOT CALYX HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. THE FOREGOING LIMITATIONS WILL SURVIVE AND APPLY EVEN IF ANY LIMITED REMEDY SPECIFIED IN THIS AGREEMENT IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE.
21. INDEMNIFICATION. Subscriber agrees that Subscriber shall, at its expense, defend, indemnify, and hold harmless, Calyx and its affiliates (including, its officers, directors, employees, agents, and attorneys) from and against any and all claims, demands, liabilities, costs, expenses (including attorney fees), losses, damages, judgments, or settlements arising or resulting from any claims, demands, actions, and other proceedings by any party, including any third party, arising out of, or relating to: (a) this Agreement; (b) Subscriber’s use of the Software (including use of the Interfaces), and any other Calyx products or services; (c) Subscriber’s use of Service Providers and their products and services; (d) any act or omission of Service Providers, and agents and employees of such Service Providers; (e) the collection, distribution, dissemination, sharing, use, or sale of

- information provided to Service Providers; (f) Subscriber's violation of any local, state, federal, or international laws, or breach of this Agreement; and (g) any act or omission by Subscriber, its agents and employees, for any services agreed to be performed by any third party.
22. **GOVERNING LAW/VENUE.** This Agreement will be governed by and construed in accordance with the laws of the State of California, without regard to or application of conflicts of law rules or principles. The appropriate venue for any legal action shall be exclusively the state and federal courts of California.
 23. **ATTORNEYS' FEES.** In the event of any litigation of any controversy or dispute arising out of or in connection with this Agreement, its interpretation, its performance, or the like, the prevailing party will be entitled to reasonable attorneys' fees and expenses, court costs, and reasonable costs for expert and other witnesses attributable to the prosecution or defense of that controversy or dispute.
 24. **EXPORT LAW.** Subscriber agrees to comply fully with all U.S. export laws and regulations to ensure that the Software, any technical data related thereto, or any direct product thereof, are not exported or re-exported directly or indirectly in violation of, or used for any purposes prohibited by, such laws and regulations.
 25. **GOVERNMENT USERS.** The Software is "computer software" and "commercial computer software documentation," as such terms are used in FAR 12.212. Any use, duplication, or disclosure of the Software by or on behalf of the U.S. Government is subject to restrictions as set forth in this Agreement. Manufacturer is Calyx Software, with offices at 6475 Camden Avenue, Suite 207, San Jose, CA 95120.
 26. **SUBSCRIBER CONTACT INFORMATION CHANGE.** So that Calyx may effectively provide Subscriber with Software updates, Subscriber must notify Calyx of any contact information change. In order to implement a requested change, the appropriate Calyx form is required to be completed by Subscriber's primary contact and processed by Calyx.
 27. **NOTICES.** All notices or approvals required or permitted under this Agreement are required to be in writing and delivered by confirmed facsimile transmission, by overnight delivery service, or by certified mail, and in each instance will be deemed given upon receipt. All notices or approvals will be sent to the addresses set forth in the applicable ordering document or invoice or to such other address as may be specified by either party to the other in accordance with this Section.
 28. **NON-EXCLUSIVE REMEDY.** Except as expressly set forth in this Agreement, the exercise by either party of any of its remedies under this Agreement will be without prejudice to its other remedies under this Agreement or otherwise.
 29. **WAIVER.** The failure by either party to enforce any provision of this Agreement will not constitute a waiver of future enforcement of that or any other provision. Any waiver, modification, or amendment of any provision of this Agreement will be effective only if in writing and signed by authorized representatives of both parties.
 30. **SEVERABILITY.** If any provision of this Agreement is held to be unenforceable or invalid, that provision will be enforced to the maximum extent possible and the other provisions will remain in full force and effect.
 31. **HEADINGS.** The Section headings contained in this Agreement are inserted for convenience only and should not affect in any way the meaning or interpretation of this Agreement.
 32. **ENTIRE AGREEMENT.** This Agreement is the complete and exclusive understanding and agreement between the parties regarding its subject matter, and supersedes all proposals, understandings, or communications between the parties, oral or written, regarding its subject matter.
 33. **SURVIVAL.** The terms of Sections 3, 5, 10, 19-24, 28-30, and any other provisions which by their nature should survive, shall survive the termination of this Agreement.
 34. **ACCEPTANCE.** Subscriber agrees that Subscriber has read this Agreement and hereby accepts its terms.