



January 5, 2026

To Whom It May Concern:

As of the date of this letter, Optimal Blue, LLC ("OB") confirms, to the best of its knowledge, the following representations for the Enterprise Secondary Marketing System:

- From October 1, 2025 to December 31, 2025, there have been no significant changes to the overall control environment described in the Enterprise Secondary Marketing System SSAE 18 SOC 2 Type 2 (the 'Report') dated November 14, 2025. The coverage period for the Report is from January 1, 2025 through September 30, 2025. OB and Enterprise Secondary Marketing System define their internal control environment as including processes, systems, and other controls necessary to perform processing.
- From October 1, 2025 to December 31, 2025, OB is not aware of any exceptions which have occurred in the design of operation of controls that would have significant impact on the processing for OB's client organizations.

Sincerely,

DocuSigned by:

8E72A737636847D...

Corey Peissig
Chief Information Officer, Optimal Blue, LLC