

Principal[®] Plan Summary

CrossCountry Mortgage, Inc. Deferred Compensation Plan - 822710

Purpose of the Plan

To attract and retain a select group of management or highly compensated employees and to provide them an opportunity to defer compensation on a pre-tax basis and accumulate tax-deferred earnings to achieve their financial goals. CrossCountry Mortgage, Inc. Deferred Compensation Plan provides the following benefits:

- Opportunity to defer compensation in excess of qualified retirement plan limits on a pre-tax basis.*
- Earnings accumulate tax-deferred.
- Systematic savings through payroll deduction.
- Various reference investment choices (see details at the end of this summary).
- Ability to tailor benefit distribution options to meet personal needs.

* Please note, contributions to the plan are subject to FICA when benefits vest. Plan participant deferrals may not be deductible in all states. Contribution amounts are limited by plan rules.

Plan Design

Participant Eligibility

Determined by the Company

Effective Date

This is an amendment and restatement of a Plan named CrossCountry Mortgage, Inc. Deferred Compensation Plan with an Effective Date of June 1, 2014. The Effective Date of this amended and restated Plan is January 1, 2022. This is amendment number 2.

Plan Year

Plan Year ends on the last business day of December.

Elections must be made prior to the start of the Plan Year and will continue in effect until modified.

Eligible Compensation and Participant Deferral Limits

Your Compensation shall mean:

Base Salary
Service Bonus
Commissions

You may elect to have your Compensation deferred within the limits below:

Base Salary
maximum deferral: 80%

Service Bonus
maximum deferral: 80%

Commissions
maximum deferral: 80%

Employer Credits

Executive Bonus Contribution – 3 year vesting:

The Employer may make Executive Bonus Contribution - 3 year vesting to the Deferred Compensation Account of each Participant in an amount determined as follows:

An amount determined each Plan Year by the Employer.

Executive Incentive Contribution - 5 year vesting:

The Employer may make Executive Incentive Contribution - 5 year vesting to the Deferred Compensation Account of each Participant in an amount determined as follows:

An amount determined each Plan Year by the Employer.

Crediting Date - Participant Credits

The Deferred Compensation Account of a Participant shall be credited with the amount of any Participant Deferral to such account at the time designated below:

Any business day on which Participant Deferrals are received by the Provider. Employer credits shall be credited to the account on the date received.

Vesting

Participant Deferrals are 100% vested immediately.

Participants become 100% vested in Employer Credits upon:

- Normal Retirement Age: 65
- Death
- Disability
- Change in Control

Executive Bonus Contribution - 3 year vesting vest based on the following schedule:

Years of Service	Less than 1	1	2	3
Vesting Percentage	0%	0%	0%	100%

Years of Service of a Participant begins on:

Each Crediting Date. Under this option, each Employer Credit shall vest based on the Years of Service of a Participant from the Crediting Date on which each Employer Discretionary Credit is made to his or her Deferred Compensation Account.

Executive Incentive Contribution - 5 year vesting vest based on the following schedule:

Years of Service	Less than 1	1	2	3	4	5
Vesting Percentage	0%	0%	0%	0%	0%	100%

Years of Service of a Participant begins on:

Each Crediting Date. Under this option, each Employer Credit shall vest based on the Years of Service of a Participant from the Crediting Date on which each Employer Discretionary Credit is made to his or her Deferred Compensation Account.

Deferred Compensation Account

Participant's Deferred Compensation Account may consist of the following types of accounts:

Retirement Accounts - Create an account to be distributed upon any unscheduled qualifying distribution event. Provides the opportunity to restore lost benefits due to IRS limitations and/or provide supplemental benefits to meet retirement goals.

In-Service Accounts - Create accounts with a defined distribution date. For example, this type of account could be set up to buy a second home.

Education Funding Accounts - Create an account for each student to be distributed with a defined distribution date. For example, this type of account could be set up for your child to pay for a 4 year college degree.

You may establish more than one retirement account (more than one time and form election related to your separation from service allowed) over the life of the plan.

Qualifying Distribution Events and Election of Form of Payment

You elect the form of payment for Qualifying Distribution Events at the time you enroll in the plan. Any change to a form of payment must be made 12 months prior to the distribution event and payment must be delayed for at least 5 years from the original date of distribution. Please note that the 5 year payment delay is not applicable for Death and Disability. Acceleration of payments is prohibited. An intervening event may supersede any of the below qualifying distribution events. The Employer, at its own discretion, may distribute a Participant's vested balance at any time if the balance does not exceed the limit in Section 402(g)(1)(B) of the Internal Revenue Code. The Participant's entire interest in the plan must be distributed in lump sum.

If your account balance is less than \$150,000.00 at the time of a Qualifying Distribution Event, you will be paid benefits in a single lump sum regardless of the election made.

Unscheduled Qualifying Distribution Events

Separation from Service

Distribution payment made as a lump sum
Distribution payments made as Annual installments up to 10 years

Separation from Service Upon a Change in Control Event

Distribution payment made as a lump sum

Change in Control

The employer reserves the right to terminate the Plan upon a Change of Control and pay Participant accounts in the form of a lump sum regardless of Participant elections.

Unforeseeable Emergency

An approved request for a stated amount of money withdrawn from the account to cover an Unforeseeable Emergency, certain restrictions apply.

Disability

Distribution payment made as a lump sum

Death

Distribution payment made as a lump sum

Scheduled Qualifying Distribution Events

In-Service

Distribution payments made as single lump sum payment or Distribution payments made as annual installments up to 5 years. The accounts will be distributed at a future date as specified by the Participant in the Participant Deferral Agreement. If a Qualifying Distribution Event occurs prior to the planned In-Service Distribution dates, the distribution option pertaining to the Qualifying Distribution Event will apply to the In-Service Distribution accounts.

Education Account Distribution

Distribution payments made as single lump sum payment or Distribution payments made as annual installments up to 5 years. The accounts will be distributed at a future date as specified by the Participant in the Participant Deferral Agreement. If a Qualifying Distribution Event occurs prior to the planned Education Distribution dates, the distribution option pertaining to the Qualifying Distribution Event will apply to the Education Distribution accounts.

Account Information

Quarterly statements of account values will be provided to the Participant.

For account information such as benefit valuation account, reference investment allocation or performance log on to <http://www.principal.com> or call (800) 547-7754

Trust

The Employer may establish a trust to assist in meeting its obligations under the Plan.

Plan Considerations

The Plan is a nonqualified deferred compensation plan. Unlike a qualified plan, your Employer is not required to fund the benefits payable under the Plan. In other words, amounts you defer may not be paid into a trust for the purpose of paying your Plan benefits. Even if deferred amounts are set aside in a trust, any value in the trust is subject to the Company's general creditors.

The Plan has established an account to track the value of your benefits under the Plan. The value of your benefit account reflects all contributions and the performance of those reference investments you have selected. The Plan makes certain reference investments available to you. Your benefit under the plan is a contractual obligation of your Employer.

Please note that loans are not allowed from the Plan and rollovers to an IRA or other qualified accounts are not available under the Plan.

You may not change your deferral amount during a Plan Year. You may, however, change deferral amounts at the end of each Plan Year with respect to future deferrals for the next Plan Year. Decisions regarding deferral of Performance Based Compensation earned over a period of 12 months or more can be made any time up until 6 months prior to the end of the performance period regardless of when the Performance Based Compensation is actually paid.

Your deferrals into this Plan may reduce the wages counted under your Employer's qualified plan. Please take this into consideration when determining deferral amounts.

Reference Investments

Reference investments are investment fund options selected by the Plan. You select reference investments for your benefit account. The performance of the reference investments you select affects the value of your benefit account.

Reference investments may or may not actually be held by the Plan or set aside by the Company. If reference investments are held by the Plan, they are subject to the prior claims of your Employer's general creditors.

Changes in value of the reference investments will be credited to your benefit account(s) each business day that the reference investments are available for trading, generally whenever the New York Stock Exchange is open.

The list of reference investments and corresponding information is available via the web site created specifically for participants at www.principal.com



Principal Life Insurance Company, Des Moines, Iowa 50392-001, www.principal.com

Insurance products issued by Principal National Life Insurance Co (except in NY) and Principal Life Insurance Co. Plan administrative services offered by Principal Life. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through is Principal Securities, Inc., 800/247-1737, Member SIPC and/or independent broker/dealers. Principal National, Principal Life, Principal Distributor, Inc. and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392.

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