



**Paid Time Off (“PTO”), Corporate/Non-Branch Affiliated Employees Only (Excluding Corporate Employees Located in CA, CO, IL, LA, MA, ME, MT, NE, ND, RI, & PR)**

CrossCountry Mortgage recognizes that employees will need paid time off (“PTO”) from work for traditional vacation, personal time, and other purposes.

CrossCountry Mortgage Corporate employees who work forty (40) hours or more per week (“full-time”) are eligible for PTO under this policy. However, the following employees are not eligible to receive PTO, even if they work on a full-time basis:

- Employees such as Executive Sales Recruiters, Originating and Non-Originating Branch Managers, Outside Loan Originators, California-based Inside Loan Originators, and any employees who are party to an employment agreement wherein compensation is determined by reference to commission, except for Inside Loan Originators located outside of California. For purposes of this section, the Company considers employees who work less than forty (40) hours per week to be “variable”.

Calendar Year One of Employment Only: During first year of employment, eligible Corporate employees will be provided the following pro-rated amount of PTO based upon their date of hire, which will become available for the employee’s use beginning on their 90<sup>th</sup> day of employment. For employees who are on a continuous leave of absence beyond the month of January in a calendar year, the employee will be provided a pro-rated amount of PTO based on their return-to-work date/month according to the Calendar Year One schedule illustrated directly below.

Date of Hire Month	# of PTO Days	Date of Hire Month	# of PTO Days
January	17	July	7
February	16	August	6
March	15	September	5
April	14	October	0
May	13	November	0
June	12	December	0

Calendar Year Two of Employment and Forward: Beginning with a Corporate employee’s first full calendar year of employment, eligible Corporate employees will be provided 17 days (136 hours) of PTO on January 1 for use during the calendar year in which the PTO becomes available. However, eligible Corporate employees with greater length of service will be provided more PTO days per calendar year. After their fourth consecutive full year, eligible Corporate employees will be provided 22 days (176 hours) of PTO on January 1 for use during the calendar year in which the PTO becomes available.

Years of Continuous Service	# of PTO Days (Allotment/Frontload)
0 – 4 Years	17 days (136 hours)
5+ Years	22 days (176 hours)



PTO may be used for traditional vacation, personal time, or an employee's own illness or injury. Further, eligible employees who work in a state or local jurisdiction that requires the accrual and use of Paid Sick Leave (PSL) may use PTO consistent with PSL provisions within the PSL policy. All use of PTO is subject to the scheduling requirements and manager approval. CrossCountry Mortgage grants PTO to eligible employees as an inducement to future service. PTO for eligible employees only becomes available for the employee's use beginning on their 90<sup>th</sup> day of employment. CrossCountry Mortgage requires that employees use PTO in 1-hour increments. Employees are expected to use PTO hours or other available time-off policies for time-off needs.

Employees are to request PTO through Workday at least two (2) weeks prior to the desired date of PTO use. However, in emergency circumstances employees must submit PTO requests as soon as reasonably practical. Management must approve all non-emergency PTO requests prior to PTO usage.

CrossCountry Mortgage reserves the right to deny PTO in the event that other employees have already scheduled PTO, the requesting employee's absence would harm the business due to multiple absences in one work group, and/or the requested employee's absence would negatively impact the ability of a work group to meet the demands of current or projected workload. Please plan ahead!

Unless applicable law requires otherwise, employees may not rollover/carryover unused hours of PTO into the following calendar year, except as specifically permitted in this policy. Employees with 0-4 years of continuous service may rollover/carryover up to 32 hours of unused PTO into the following calendar year. Employees with 5+ years of continuous service may rollover/carryover up to 40 hours of unused PTO into the following calendar year.

Beyond the specifically permitted rollover/carryover amounts described above, this is a "use-it-or-lose-it" policy—unused PTO in excess of these amounts will no longer be available to the employee at the end of a calendar year. Similarly, unused PTO will be forfeited upon an employee's resignation or termination, for any reason, unless otherwise required by applicable state law.

Please refer to Employee Handbook for more detail regarding PTO policy for Corporate/Non-Branch Affiliated Employees Only (Excluding Corporate Employees located in CA, CO, IL, LA, MA, ME, MT, NE, ND, RI, & PR).



## **Paid Time Off (“PTO”), Branch-Affiliated/Non-Corporate Employees (Including Corporate Employees Located in CA, CO, IL, LA, MA, ME, MT, NE, ND, RI, & PR)**

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CrossCountry Mortgage recognizes that employees will need paid time off (“PTO”) from work for traditional vacation, personal time, and other purposes.

CrossCountry Mortgage employees who work forty (40) hours or more per week (“full-time”), unless otherwise required under applicable state or local law, are eligible for PTO under this policy. However, the following employees are not eligible to receive PTO, even if they work on a full-time basis:

- Employees such as Executive Sales Recruiters, Originating and Non-Originating Branch Managers, Outside Loan Originators, California-based Inside Loan Originators, and any employees who are party to an employment agreement wherein compensation is determined by reference to commission, except for Inside Loan Originators located outside of California. For purposes of this section, the Company considers employees who work less than forty (40) hours per week to be “variable”.

Eligible employees shall begin to accrue PTO hours as of their first day of employment and will be subject to the accrual schedule based on years of continuous service illustrated in the chart below.

<b>Years of Continuous Service</b>	<b>Accrual Rate</b>	<b>Maximum Accrual Cap</b>
0 – 4 Years	5.23 hours PTO per bi-weekly pay period	168 hours
5+ Years*	6.77 hours PTO per bi-weekly pay period	216 hours

\*CrossCountry Mortgage measures years of service based upon an employee’s anniversary date. For example, if an employee’s first day of employment is March 1, 2020 the employee will achieve 5 years of service on March 1, 2025. Beginning on that date, the employee will begin to accrue PTO at 6.77 hours per bi-weekly pay period.

Once an employee reaches the maximum accrual cap, the employee will cease accruing PTO hours unless otherwise required under applicable state or local law. Accrual will resume once the employee uses PTO hours and the employee’s PTO balance falls below the maximum accrual cap, unless otherwise required under applicable state or local law.

PTO may be used for traditional vacation, personal time, or an employee’s own illness or injury. Further, eligible employees who work in a state or local jurisdiction that requires the accrual and use of Paid Sick Leave (PSL) may use PTO consistent with PSL provisions within the PSL policy. All use of PTO is subject to scheduling requirements and manager approval. CrossCountry Mortgage grants PTO to eligible employees as an inducement to future service. Unless otherwise required by applicable law, PTO for eligible employees only becomes earned/vested and available for the employee’s use beginning on their 90<sup>th</sup> day of employment. CrossCountry Mortgage requires that employees use PTO in 1-hour increments.

Employees are to request PTO through Workday at least two (2) weeks prior to the desired date of PTO use. However, in emergency circumstances employees must submit PTO requests as soon



as reasonably practical. Management must approve all non-emergency PTO requests prior to PTO usage.

CrossCountry Mortgage reserves the right to deny PTO in the event that other employees have already scheduled PTO, the requesting employee's absence would harm the business due to multiple absences in one work group, and/or the requesting employee's absence would negatively impact the ability of a work group to meet the demands of the current or projected workload. Please plan ahead!

Employees may rollover/carryover unused hours of PTO into the following calendar year. Unused PTO will be forfeited upon an employee's resignation or termination, for any reason, unless otherwise required by applicable state law.

Please refer to Employee Handbook for more detail regarding PTO policy for Branch-Affiliated/Non-Corporate Employees (Including Corporate Employees Located in CA, CO, IL, LA, MA, ME, MT, NE, ND, RI, & PR).



## Paid Sick Leave (“PSL”)

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To the extent that applicable state or local laws mandate the accrual and use of Paid Sick Leave (PSL), this policy is intended to ensure that all eligible full-time and part-time employees who regularly work in those jurisdictions receive PSL in accordance with applicable law.

CrossCountry Mortgage employees may be eligible for PSL depending on their physical location. Employees working in a location where applicable state and/or local law requires PSL shall receive PSL according to those requirements.

For more information on those state and/or local jurisdictions where PSL is required, see Employee Handbook, Appendix A. All full-time, part-time, and temporary employees who regularly work in and as defined by those jurisdictions may be eligible to accrue and use PSL in accordance to applicable state and/or local law. Please be advised that Appendix A is provided for illustrative purposes only. Legal requirements pertaining to PSL may change from time-to-time. Appendix A, as shown in the Employee Handbook, is also provided for reference on the following page.

Full-time and part-time employees who regularly work in a state or local jurisdiction requiring the accrual and use of PSL may be eligible to accrue PSL, beginning on the first day of employment, according to applicable state or local law as shown in the Employee Handbook, Appendix A.

Eligible employees may use accrued PSL beginning on their 90<sup>th</sup> day of employment unless otherwise required by applicable law, see Appendix A. Eligible employees may use PSL to care for the medical needs of themselves or their families, or where use is consistent with applicable state or local paid leave requirements.

Abuse of PSL, including PSL mandated under state or local law, may result in disciplinary action up to and including termination. Employees must use PSL in increments of at least one (1) hour, or as otherwise required by law.

If the need for PSL is foreseeable, employees should provide advance notice as soon as possible under the circumstances, preferably at least seven (7) days in advance, to the extent permitted by applicable law. If the need for PSL is not foreseeable, employees should provide notice of the need for PSL as soon as possible under the circumstances. The requesting employee is responsible for logging approved PSL hours through Workday and must ensure that hours for PSL are acknowledged by their direct manager.

PSL may be used during the annual period in which it is received. PSL that is unused at the end of any benefit year will not carry over to subsequent benefit years, except where annual carryover is required by applicable state or local law as illustrated in the Employee Handbook, Appendix A. Further, unused PSL at the end of any benefit year or termination or resignation of employment will not be paid out.

Please refer to Employee Handbook for more detail regarding PSL policy.



# CROSSCOUNTRY MORTGAGE®

## APPENDIX A (PAID SICK LEAVE)

State	Jurisdiction	Accrual Rate	Maximum Accrual	Annual Carryover	Maximum Annual Use
Alaska <sup>10</sup>	Statewide	1 hr./30 hrs. worked	56 hours <i>annually</i> .	Unlimited	Unlimited.
Arizona	Statewide	1 hr./30 hrs. worked	40 hours <i>annually</i> .	40 hours.	40 hours.
California	Statewide	1 hr./30 hrs. worked	80 hours (or 10 days) <i>total</i> .	Unlimited.	40 hours (or 5 days).
	Berkeley, CA	1 hr./30 hrs. worked	80 hours <i>total</i> .	Unlimited.	Unlimited.
	Emeryville, CA	1 hr./30 hrs. worked	80 hours <i>total</i> .	80 hours.	Unlimited.
	Los Angeles, CA	1 hr./30 hrs. worked	80 hours <i>total</i> .	80 hours.	48 hours.
	Oakland, CA	1 hr./30 hrs. worked	80 hours <i>total</i> .	80 hours.	Unlimited.
	San Francisco, CA	1 hr./30 hrs. worked	80 hours <i>total</i> .	80 hours.	Unlimited.
	Santa Monica, CA	1 hr./30 hrs. worked	80 hours <i>total</i> .	80 hours.	Unlimited.
	West Hollywood <sup>11</sup> , CA	.047 hours of Compensated Leave for each hour worked; 0.039 hours of Uncompensated Leave for each hour worked	192 hours total compensated time; 80 hours total of uncompensated time.	Up to a maximum of 192 hours compensated time; 80 hours uncompensated time.	Unlimited.
Colorado <sup>12</sup>	Statewide	1 hr./30 hrs. worked	48 hours <i>annually</i> .	48 hours.	48 hours.
Connecticut	Statewide	1 hr./30 hrs. worked	40 hours <i>annually</i> .	40 hours.	40 hours.
Illinois	Statewide	1 hr./40 hours worked	40 hours <i>annually</i> .	Unlimited.	40 hours.
	Chicago, IL ( <sup>13</sup> effective July 1, 2024) <sup>14</sup>	PL & PSL: 1 hr./35 hours worked	PL: 56 hours <i>total</i> . PSL: 120 hours <i>total</i> .	PL: 16 hours. PSL: 80 hours.	Unlimited.

<sup>10</sup> Effective as of July 1, 2025. Employees may use PSL immediately as it accrues.

<sup>11</sup> Only those employees not covered by section (I & J) above, are eligible for leave under this section (K). Fifty percent of compensated time is to be used for vacation or personal necessity leave. The 80 hours of uncompensated time is to be used for sick leave once compensated time is exhausted.

<sup>12</sup> Eligible employees may use PSL immediately upon accrual. Colorado employees also may be eligible for public health emergency leave when triggered.

<sup>13</sup> Only those employees not covered by section (I & J) above, are eligible for the paid leave (PL) under this section (K).

<sup>14</sup> Paid sick leave can be used after 30 days of employment for Chicago, IL employees.



# CROSSCOUNTRY MORTGAGE®

State	Jurisdiction	Accrual Rate	Maximum Accrual	Annual Carryover	Maximum Annual Use
Maine <sup>15</sup>	Statewide	1 hr./40 hrs. worked	40 hours <i>annually</i> .	40 hours.	40 hours.
Maryland	Statewide	1 hr./30 hrs. worked	40 hours <i>annually</i> (total of 64 hours).	40 hours.	64 hours.
	Montgomery Co., MD	1 hr./30 hrs. worked	56 hours <i>annually</i> .	56 hours.	80 hours.
Massachusetts	Statewide	1 hr./30 hrs. worked	40 hours <i>annually</i> .	40 hours.	40 hours.
Michigan <sup>16</sup>	Statewide	1 hr./30 hrs. worked	Unlimited.	72 hours.	72 hours.
Minnesota <sup>17</sup>	Statewide	1 hr./30 hrs. worked	48 hours <i>annually</i> (total of 80 hours).	Unlimited.	Unlimited.
Nebraska <sup>18</sup>	Statewide	1 hr./30 hrs. worked	56 hours annually (if 20+ employees in NE). 40 hours annually (if 11-19 employees in NE). N/A (if less than 11 employees in NE).	Unlimited.	56 hours annually (if 20+ employees in NE). 40 hours annually (if 11-19 employees in NE). N/A (if less than 11 employees in NE).
Nevada <sup>19</sup>	Statewide	.01923 hours for each hour worked	Unlimited at a rate of 0.01923 hours accrued for each hour	40 hours.	40 hours.

<sup>15</sup> The Maine statute is not technically a paid sick leave statute. It provides paid leave for all purposes.

<sup>16</sup> Exclusions apply, including but not limited to the following: Eligible Employee does not include executive, administrative, and professional overtime exempt employees, variable hour employees as defined by 26 CFR 54.4980H-1, individuals employed by an employer for 25 weeks or fewer in a calendar year for a job scheduled for 25 weeks or fewer, and those who work on average less than 25 hours per week.

<sup>17</sup> Paid sick leave can be used upon accrual for Minnesota employees. The Company shall not take any adverse employment action or in any other manner discriminate against an employee because the employee has exercised in good faith the rights protected under the Minnesota, Minneapolis, or St. Paul Sick and Safe Leave Ordinances. If you believe that you have been subject to a violation of applicable state or local law, you may file a complaint in court or with the state or local enforcement agency as follows. Contact the Minnesota Department of Labor and Industry's Labor Standards Division at 651-284-5075 or [esst.dli@state.mn.us](mailto:esst.dli@state.mn.us) or visit the department's earned sick and safe time webpage at [dli.mn.gov/sick-leave](http://dli.mn.gov/sick-leave). St. Paul: 651-266-8900 | [laborstandards@stpaul.gov](mailto:laborstandards@stpaul.gov) | [www.stpaul.gov/esst](http://www.stpaul.gov/esst) Minneapolis: Call 311. • File a report online at [minneapolismn.gov/laborenforcement](http://minneapolismn.gov/laborenforcement) • File a report in person at City Hall, room 239, 350 S. Fifth St. Bloomington: Email: [ESST@bloomingtonmn.gov](mailto:ESST@bloomingtonmn.gov) • Website: [blm.mn/ESST](http://blm.mn/ESST) • Call: 952-563-8753 Mail/In-person: City of Bloomington, Legal Department, Compliance Division, 1800 W. Old Shakopee Road, Bloomington, MN 55431.

<sup>18</sup> Effective as of October 1, 2025. Employees may use PSL immediately as it accrues. In Nebraska, covered employer is based on the number of Nebraska-residing employees.

<sup>19</sup> The Nevada statute is not technically a paid sick leave statute. It provides paid leave for all purposes.



# CROSSCOUNTRY MORTGAGE®

State	Jurisdiction	Accrual Rate	Maximum Accrual	Annual Carryover	Maximum Annual Use
			of work performed.		
New Jersey	Statewide	1 hr./30 hrs. worked	40 hours <i>annually</i> .	40 hours.	40 hours.
New Mexico <sup>20</sup>	Statewide	1 hr./30 hrs. worked	Unlimited.	64 hours.	64 hours.
New York <sup>21</sup>	Statewide	1 hr./30 hrs. worked	56 hours <i>annually</i> .	Unlimited.	56 hours.
Oregon	Statewide	1 hr./30 hrs. worked	40 hours <i>annually</i> .	40 hours.	40 hours.
Pennsylvania	Allegheny County, PA	1 hr./35 hrs. worked	40 hours <i>total</i> .	Unlimited.	40 hours.
	Philadelphia, PA	1 hr./40 hrs. worked	40 hours <i>annually</i> .	Unlimited.	40 hours.
	Pittsburgh, PA	1 hr./30 hrs. worked	72 hours <i>annually and total</i> .	Unlimited.	72 hours.
Puerto Rico	Statewide <sup>22</sup>	1 day per mo./at least 130 hrs. worked	12 days <i>annually (total of 27 days)</i> .	15 days.	Same as maximum.
Rhode Island	Statewide	1 hr./35 hrs. worked	40 hours <i>annually</i> .	Unlimited.	40 hours.
Vermont	Statewide	1 hr./52 hrs. worked	40 hours <i>annually</i> .	40 hours.	40 hours.
Washington <sup>23</sup>	Statewide	1 hr./40 hrs. worked	Unlimited.	40 hours.	Unlimited.
	Seattle, WA	1 hr./30 hrs. worked	Unlimited.	72 hours.	Unlimited.
Washington, D.C.	Statewide	1 hr./37 hrs. worked	40 hours <i>annually (56 hours annually if 100+ employees in DC)</i> .	Same as accrual cap.	Same as accrual cap.

<sup>20</sup> Eligible employees may use PSL immediately upon accrual.

<sup>21</sup> Eligible employees may use PSL immediately upon accrual. Effective January 1, 2025, pregnant employees will be eligible for up to 20 hours of additional paid leave for prenatal care. In addition to the paid sick leave and paid prenatal leave described above, the Company will provide employees in New York City with 32 hours of unpaid sick and safe leave that is immediately available for use (a) upon hire, and (b) on January 1 of each calendar year ("NYC SSL"). This NYC SSL will not be carried over from year to year. If an employee requests time off for a covered paid sick leave reason, the Company will provide accrued paid sick leave before providing NYC SSL, unless accrued paid sick leave is not available or the employee specifically requests to use other leave instead of accrued paid sick leave. New York City employees are encouraged to review the NYC Notice of Rights (<https://www.nyc.gov/assets/dca/downloads/pdf/about/PaidSafeSickLeave-MandatoryNotice-English.pdf>).

<sup>22</sup> Executive, Administrative, and Professional employees, as those terms are defined by Regulation No. 13 of the Minimum Wage Board of Puerto Rico, are excluded from this policy.

<sup>23</sup> Employees in Washington will not be required to use PSL concurrently with other leaves.