

**E-LOAN/zipRealty  
Amendment Four to Marketing, Promotion, Distribution,  
And Related Services Agreement**

This Amendment Four ("Amendment") to the Marketing, Promotion, Distribution, And Related Services Agreement dated April 15, 2002 (the "Agreement"), by and between E-LOAN, Inc. and zipRealty, Inc., amends, modifies and supplements the Agreement as set forth below. All terms of the Agreement shall remain in full force and effect unless expressly amended, modified or supplemented herein.

1. **Term.** The Term of the Agreement shall be extended beyond March 31, 2004, for an additional period from April 1, 2004 until September 30, 2004 (the "Extension Period").
2. **Compensation.** During the Extension Period, E-LOAN shall pay to zipRealty the following compensation:

<u>Month</u>	<u>Amount</u>
April 2004	[**]
May 2004	[**]
June 2004	[**]
July 2004	[**]
August 2004	[**]
Septebmer 2004	[**]
Total	[**]

3. **Counterparts.** This Amendment may be executed in one or more counterparts, including facsimiles, each of which will be deemed to be a duplicate original, but all of which, taken together, will be deemed to constitute a single instrument.

IN WITNESS WHEREOF, the parties have caused this Amendment to be executed and dated below.

E-LOAN, INC.

zipRealty, Inc.

By: /s/ Pete Bonnikson  
Name: Pete Bonnikson  
Title: S.V.P.

By: /s/ Gary M. Beasley  
Name: Gary M. Beasley  
Title: EVP & CFO

Date: 3/29/04

Date: 3/29/04