

**MORTGAGE ORIGINATION AND SALE AGREEMENT
FOR MARKET RATE PROGRAM**

Ohio Housing Finance Agency

April 2014

OHIO HOUSING FINANCE AGENCY
Mortgage Origination and Sale Agreement for Market Rate Program

This Mortgage Origination and Sale Agreement for Market Rate Program (“Agreement”) is entered into this ____ day of _____ 2015, by and between _____ (“Participant”) and **OHIO HOUSING FINANCE AGENCY** (“Agency”) in connection with its Residential Mortgage Loan Program. The agreements of the parties set forth herein are also made to and for the benefit of any entity which services loans originated under Agency’s program of financing single-family mortgage loans (the “Servicer”).

**ARTICLE I. GENERAL
PROVISIONS**

SECTION 1.01 Capitalized Terms.

Capitalized terms used herein shall have the meaning set forth in the applicable Program Origination Guidelines.

SECTION 1.02 Participant Information Form.

Participants must fully complete *Attachment A* hereto.

SECTION 1.03 Incorporation by Reference.

The Participating Lender Agreement by and between the Participant and the Servicer, the Mortgage Pooling and Servicing Agreement by and between the Agency and the Servicer, the Attachments hereto, and the Lender Guide, as may be amended from time to time, are all incorporated herein by reference and made a part of this Agreement. References herein to this “Agreement” include all documents, provisions and terms incorporated herein by reference.

**ARTICLE II.
COMMITMENT TO ORIGINATE AND SELL**

Participant agrees to originate, underwrite, close and fund Mortgage Loans on the terms and conditions set forth in this Agreement, including, without limitation, the terms and conditions set forth in the Lender Guide and the Participating Lender Agreement which are incorporated herein. Participant shall sell Mortgage Loans to Servicer subject to the terms and conditions of this Agreement, the Lender Guide, and the Participating Lender Agreement, and Servicer shall purchase Mortgage Loans from Participant subject to the terms and conditions of this Agreement, the Servicing Agreement, the Lender Guide and the Participating Lender Agreement.

ARTICLE III.

COMPLIANCE WITH GUIDELINES INCLUDING AGENCY'S LENDER GUIDE

In addition to all of the obligations, agreements, representations and warranties specifically set forth in this Agreement, Participant hereby agrees to perform all obligations and agreements, make all representations and warranties and comply with all the provisions of the Lender Guide and the Participating Lender Agreement, including, without limitation, the applicable Program Origination Guidelines, and the applicable Term Sheets (including any policies and procedures contained in program announcements, bulletins or other similar communications) as may be modified or amended from time to time as further set forth in Section 4.15 of this Agreement and in the Participating Lender Agreement.

ARTICLE IV. GENERAL REPRESENTATIONS, WARRANTIES AND COVENANTS OF PARTICIPANT

Participant hereby makes the following covenants, warranties and representations upon which Servicer and Agency may rely:

SECTION 4.01 Valid Standing.

Participant is and will continue to be duly organized, validly existing and in good standing under the laws of the state of its incorporation or organization of the United States of America and is and will continue to be duly qualified to do business in the State throughout the term of this Agreement. Participant warrants that it has and will continue to maintain all licenses, registrations and certifications required by law to carry out its business endeavors as a mortgage lender in Ohio. Participants must maintain financial statements in accordance with Generally Accepted Accounting Practices applied on a consistent basis by an independent Certified Accountant or other individual acceptable to Agency.

SECTION 4.02 Authority to Execute Agreement.

Participant has and will maintain full power and authority to execute and deliver the documents contemplated by this Agreement and to perform in accordance with the terms thereof each and every obligation and or requirement imposed on Participant by such documents, the Program or this Agreement. The execution, delivery and performance of this Agreement by Participant and the consummation of the transactions contemplated hereby have been duly and validly authorized. This Agreement is a legal, valid, binding and enforceable obligation of Participant, and Participant has taken all requisite action to make this Agreement valid, and binding and enforceable against Participant in accordance with its terms. Participant is currently authorized to make mortgage loans in the State and has originated mortgage loans for single family residences in the State during the previous six month period.

SECTION 4.03 No Defense.

Participant has the ability to perform each and every obligation and/or requirement imposed on Participant pursuant to this Agreement, and no offset, counterclaim, or defense exists to the full performance by Participant of the requirements of this Agreement.

SECTION 4.04 Validity of Information Submitted.

Neither Participant's Information Forms attached hereto as *Attachment A*, nor any statement, report or other document furnished or to be furnished by Participant pursuant to this Agreement contains any untrue statement of material fact or omits to state a material fact necessary to make the statements contained herein or therein not misleading. If and when requested, Participant shall submit all financial statements required in Section 4.01. Participant will promptly notify Agency in writing of any changes in ownership, financial status, location or any other matter pertinent to Participant's business, including, without limitation, any investigation or adverse finding or action taken by FHA, VA, USDA-RD, Fannie Mae, Freddie Mac or GNMA or any other regulatory agency.

SECTION 4.05 No Pending Litigation.

There is no pending or, to the best of Participant's knowledge, threatened litigation which may affect the execution, delivery or enforceability of this Agreement; Participant's ability to perform its obligation under this Agreement; or the Participant's title or interest in and to any Mortgage Loan or the real property providing collateral for any Mortgage Loan.

SECTION 4.06 Compliance with Applicable Law.

Participant agrees that during the term of this Agreement it will remain subject to supervision and examination by State or federal authorities, as may be applicable; that it will remain in good standing under the laws of the state of its incorporation or organization or the United States of America and qualified to do business under the laws of the United States of America, the state of its organization and/or of the State; will not dissolve or otherwise dispose of all or substantially all of its assets and will not voluntarily consolidate with or merge into any other entity or permit one or more other entities to consolidate with or merge into it; provided that Participant may, without violating the agreement contained in this subsection, consolidate with or merge into another entity, or permit one or more entities to consolidate with or merge into it, or sell or otherwise transfer to another such entity all or substantially all of its assets as an entirety and thereafter dissolve; provided the surviving, resulting or transferee entity, as the case may be, shall be subject to the supervision and examination of the state or federal authorities, as may be applicable, and shall assume in writing all of the obligations of Participant under this Agreement (in the case of a sale of all or substantially all of Participant's assets, Agency shall release Participant in writing, concurrently with and contingent upon such assumption, from all liability hereunder). Notwithstanding the foregoing sentence, Participant and any successor to Participant shall at all times during the term of this Agreement remain in compliance with the Ohio Mortgage Broker Act, Ohio Revised Code sections 1322.01 to 1322.12 and all administrative rules promulgated thereto.

SECTION 4.07 No Conflict.

Neither the execution and delivery of this Agreement, the consummation of the transactions contemplated hereby, nor the fulfillment of or compliance with the terms and conditions of this Agreement conflict with or result in any breach, default or violation of any of the terms, conditions or provisions of any applicable law, regulation, agreement or instrument to which Participant is now a party or by which it is bound.

SECTION 4.08 Fannie Mae, FHA, VA or USDA-RD Approved.

Participant is either a Fannie Mae approved seller/servicer in good standing, an FHA-approved direct endorsement mortgagee in good standing, a VA automatic approved lender or a USDA-RD approved lender.

SECTION 4.09 Participating Lender Agreement

Participant has entered into a Participating Lender Agreement with U.S. Bank Home Mortgage to participate in the Program.

SECTION 4.10 Prior Programs.

If Participant or any of its principals has participated in prior programs of the Agency it is in good standing under such program.

SECTION 4.11 Compliance.

Participant and any of its principals will comply, with respect to each Mortgage Loan, as determined as of the date of each Purchase hereunder, with all the requirements of the Lender Guide and Product Term Sheets.

SECTION 4.12 Timely Payments.

Upon sale of the Mortgage Loan to the Servicer, Participant will remit any amortized payments of principal and/or interest collected on each Mortgage Loan to the Servicer and/or sell Mortgage Loans to the Servicer on an amortized basis in a timely manner in accordance with the terms of the Servicing Agreement.

SECTION 4.13 Regulatory Compliance.

Participant shall provide Agency with any information requested by Agency in connection with compliance with state or federal laws or regulations.

SECTION 4.14 Access to Certain Documentation and Certain Information Regarding the Mortgage Loans.

Participant shall provide Agency and Servicer, including the examiners and supervisory agents of each, access to the documentation regarding the Mortgage Loans requested by it, such access being afforded without charge but only upon reasonable request and during normal business hours at the offices of Participant designated by it. Participants shall retain all documents and files related to Mortgage Loans for the period that shall not be less than the period required by GNMA, Fannie Mae, Freddie Mac, FHA, VA, USDA-RD and other regulatory agency that monitors the Participant.

SECTION 4.15 Updated Lender Guide.

Participant hereby represents that, with respect to each Mortgage Loan, Participant shall at all times act in a manner in conformance with the Lender Guide. Participant hereby acknowledges that Agency may, at any time, revise the Lender Guide. Although Agency will endeavor to notify Participant of any revisions to the Lender Guide and all of the items included in that defined term and post those revisions to Lender On Line, Participant acknowledges its responsibility to comply with the Lender Guide at all times and further acknowledges that revisions to the Lender Guide shall be effective according to the effective date of any revisions posted on Lender On Line.

SECTION 4.16 Notifications.

Participant shall promptly notify Servicer and the Agency of any state or federal investigation or inquiry that may reasonably lead to a suspension or termination of powers or any suspension or termination of powers to do business as contemplated by this Agreement, or any substantial changes in personnel of Participant's loan originating staff or administration. Except that, the Participant shall not be required to notify the Servicer and the Agency of such investigation or inquiry, if a court of competent jurisdiction issues an order which specifically prohibits the Participant from providing such notice to the Servicer and the Agency.

SECTION 4.17 Guideline Compliance.

Participant shall (i) be current in payments of principal, interest, taxes and insurance, if required, and (ii) be in compliance with the requirements of the Lender Guide, and all of the items included in that defined term, including but not limited to Product Term Sheets. Participant further acknowledges that the availability of funds to purchase the Mortgage Loan is expressly conditioned upon the submission by Participant of the Mortgage File to Servicer.

ARTICLE V.

REPURCHASE OF LOANS AND REFUND OF SERVICE RELEASE PREMIUM

SECTION 5.01 Repurchase of Loans Generally.

Except as provided below, any Mortgage Loan purchased by Servicer for which documents are subsequently found to be defective must be repurchased by Participant originating such Mortgage Loan unless the defect is corrected within thirty (30) days after written notice of such defect.

(a) Non-Qualifying Mortgage Loans-Compliance with Lender Guide

Any Mortgage Loan purchased by Servicer which is subsequently found to be a Non-Qualifying Mortgage Loan due to noncompliance with the Lender Guide must be repurchased by Participant if the defect causing the same is not or cannot be corrected within thirty (30) days of receipt of notice of the defect from Servicer. Agency may suspend any Participant for failure to promptly repurchase any such defective or Non-Qualifying Mortgage Loan, and in such event all Closing Fees paid, or to be paid by such Participant shall be forfeited. The repurchase price shall be the price set forth in Section 5.03 hereof.

(b) Non-Qualifying Mortgage Loans – Compliance with Investor Requirements.

Any Mortgage Loan purchased by Servicer for which documents are subsequently found to be defective due to a defect with the requirements of either FHA, VA, USDA-RD, Fannie Mae, Freddie Mac or GNMA must be repurchased by Participant originating such Mortgage Loan unless the defect is corrected or Participant obtains the applicable guarantor's consent to no longer consider the Mortgage Loan to be defective, as set forth in the Participating Lender Agreement. The Agency may suspend Participant for failure to promptly repurchase any such defective or Non-Qualifying Mortgage Loan. The repurchase price shall be the price set forth in Section 5.03 hereof.

SECTION 5.02 Repurchase of Loans Specifically.

Participant hereby agrees to repurchase any Mortgage Loan sold to Servicer at any time during the life of the Mortgage Loan, at a price set forth in Section 5.03 hererof, upon the occurrence of any of the following events:

(a) Participant's Breach of Covenant.

Participant breaches any covenant, warranty or representation set forth in this Agreement, except for Sections 4.03, 4.04, 4.05, 4.07, 4.10 or 4.17 which will not require the Participant to repurchase any specific Mortgage Loan unless such breach of these listed covenants is material and has an adverse effect on the value of a Mortgage Loan, however, such breach may be reason to terminate this Agreement pursuant to Section 8.07 of the Agreement.

(b) Violation of Regulation.

Agency or Servicer has evidence of any violations of any rule, regulation or requirement of FHA, VA, USDA-RD, Fannie Mae, Freddie Mac or GNMA with regard to a specific Mortgage Loan registered in the Program.

(c) Defective Mortgage Loan.

The Mortgage Loan is defective, which defect arises from the origination, closing or the assignment of the Mortgage Loan, including, but not limited to, any false statement, misstatement, or act of omission of material fact contained in the Mortgage Loan documentation resulting from Participant's negligence or failure to exercise due diligence as disclosed by actual inspection by Agency, Servicer, their respective representatives or otherwise disclosed.

(d) Conformance with Commitment Letter.

The Mortgage Loan does not conform to the terms of its Commitment Letter, Mortgage Loan approval, this Agreement, the Program Guidelines and Product Term Sheets and the Lender Guide.

(e) **Misrepresentation or Fraud.**

Any representation or warranty made by Participant with respect to any Mortgage Loan that, on the basis of evidence and review by Agency or Servicer, is in whole or in part and with or without knowledge of Participant, false at the time when made by Participant or becomes false upon the occurrence of subsequent events, or any material fraud, misrepresentation or act of omission with respect to the information submitted on a particular Mortgage Loan is determined to exist by Agency, Servicer or another investor. This includes, but is not limited to, Mortgage or third party fraud or misrepresentation, and any misrepresentation of Mortgage's income, funds on deposit, or employment, or of the intent to occupy the Mortgaged Property.

SECTION 5.03 Repurchase Price.

In any of the events set forth in Section 5.01 or Section 5.02, Agency or Servicer may at its option, require Participant to repurchase the Mortgage Loan at a purchase price equal to (i) the outstanding unpaid principal balance of the Mortgage Loan on the date of repurchase; plus (ii) any accrued but unpaid interest; plus (iii) an amount equal to the service release premium paid by Agency or Servicer with respect to the Mortgage Loan; plus (iv) any costs incurred by Agency or the Servicer, including attorney's fees, resulting from or relating to such purchase; and minus (v) the amount of the unearned portion of any prepaid interest on the Mortgage Loan. The rights granted to Agency and Servicer under this Article are in addition to any other rights or remedies granted to Agency and Servicer under this Agreement, the Lender Guide, the Product Term Sheets, the Participating Lender Agreement at law and in equity.

ARTICLE VI.

DOWN PAYMENT ASSISTANCE GRANTS AND LOANS

SECTION 6.01 Down Payment Assistance Grants.

Participant may originate and shall sell Down Payment Assistance Grants to the Servicer and Servicer shall purchase such Down Payment Assistance Grants from Participant subject to the terms conditions sets forth in this Agreement, including without limitation, the terms and conditions set forth in the Lender Guide, the Participating Lender Agreement, and the Term Sheets which are incorporated herein.

SECTION 6.02 Repurchase of Down Payment Assistance Grants.

In the event that Participant originates a Mortgage Loan that also has a Down Payment Assistance Grant with it, and the Mortgage Loan cannot be purchased by Servicer, the Participant may submit the Down Payment Assistance Grant to OHFA to be purchased by OHFA in accordance with the procedures defined in the Lender Guide. For each occurrence of this event, an administration fee will be charged to Participant.

SECTION 6.03 Down Payment Assistance Loans.

Participant may originate and shall sell Down Payment Assistance Loans to the Servicer and

Servicer shall purchase such Down Payment Assistance Loans from Participant subject to the terms and conditions set forth in this Agreement, including without limitation, the terms and conditions set forth in the Lender Guide, the Participating Lender Agreement, and the Term Sheets which are incorporated herein.

SECTION 6.04 Repurchase of Down Payment Assistance Loans.

In the event that Participant originates a Mortgage Loan that also has a Down Payment Assistance Loan with it, and the Mortgage Loan cannot be purchased by Servicer the Participant may submit the Down Payment Assistance Loan to OHFA to be purchased by OHFA in accordance with the procedures defined in the Lender Guide. For each occurrence of this event, an administration fee will be charged to Participant.

**ARTICLE VII.
INDEMNIFICATION**

SECTION 7.01 Indemnification.

Participant agrees to defend, indemnify and hold Servicer and Agency harmless from and in respect to, or proximately resulting from, any claims, losses, expenses (including reasonable attorney's fees), costs, obligations and liabilities which result from:

(a) Participant's failure to deliver any Mortgage Loan approved by Agency for purchase by Servicer and pursuant to this Agreement, including claims, losses, expenses, costs, obligations and liabilities Agency may incur if it repudiates, breaches or defaults under its commitments with third parties to deliver Mortgage Loans;

(b) Any untrue or incorrect representation, warranty or covenant of Participant contained herein;

(c) The repudiation, breach or default by Participant of any representation, warranty or covenant of this Agreement;

(d) Any inaccuracy or incompleteness in the Mortgage Loan Documents or any act or omission by the Participating Lender, its agent and employees, for failure to comply with applicable state, federal and local statutes or regulations in completing the Mortgage Loan Documents;

(e) Any act or omission to act of Servicer that is a result of or based upon the Participant's committing an actual wrong or an error or omission in the preparation of any Mortgage Loan Documents for which it becomes liable to the Mortgagor or any third party and/or claim or cause of action that may be instituted against the Servicer or the Participant; or

(f) The fact that any Mortgage Loan is found defective which defect results from the origination of the Mortgage Loan, including but not limited to: (i) the fact that a private mortgage insurer withdraws

or reduces the insurance, (ii) tax penalties applicable to property taxes that became delinquent before physical transfer of Mortgage Loan File to the Servicer as required by the Servicer, or (iii) violation of any state or federal law

SECTION 7.02 Employee Liability.

No past, present or future director, officer, employee, incorporator, member, partner, stockholder, affiliate, agency, attorney or representative of the Participant or any of their respective affiliates shall have any personal liability (whether in contract or tort) for any obligations or liabilities of the Participant arising under, in connection with or related to this Agreement or for any claim based on, in respect of, or by reason of the sale and purchase of the Mortgage Loans and the Participant's participation in the First Time Home Buyer Program, including without limitation, any alleged non-disclosure or misrepresentation by any such persons.

**ARTICLE VIII.
MISCELLANEOUS PROVISIONS**

SECTION 8.01 Amendments, Changes and Modifications.

Any amendment to this Agreement shall apply to all Participants. Either party may at any time during the term of this Agreement request amendments or modifications. Requests for amendment or modification of this Agreement shall be in writing and shall specify the requested changes and the justification of such changes. Should the parties consent to modification of the Agreement, then an amendment shall be drawn, approved and executed in the same manner as the original agreement.

SECTION 8.02 Governing Law.

This Agreement shall be construed in accordance with the laws of the State, and the obligations, rights and remedies of the parties hereunder shall be determined in accordance with such laws.

SECTION 8.03 Notices.

All notices, certificates or other communications hereunder shall be sufficiently given and shall be deemed given when delivered by electronic transmission or mailed by certified or registered mail, postage prepaid, return receipt requested, and addressed to the appropriate Notice Address. Agency, Servicer or Participant may, by notice given hereunder, designate any further or different addresses to which subsequent notices, certificates or other communications shall be sent.

SECTION 8.04 Severability.

In the event any provision of this Agreement shall be held invalid or unenforceable by any court of competent jurisdiction, such holding shall not invalidate or render unenforceable any other provision hereof.

SECTION 8.05 Further Assurances and Corrective Instruments.

To the extent permitted by law, Participant agrees that it will, from time to time, execute, acknowledge and deliver, or cause to be executed, acknowledged and delivered, such supplements hereto and such further instruments as may reasonably be required for carrying out the intention of or facilitating the performance of this Agreement.

SECTION 8.06 Term of Agreement.

This Agreement shall be in full force and effect from the latest date both parties have executed this Agreement and shall continue in effect until September 30, 2014, unless the term of this Agreement is changed or the Agreement is terminated in accordance with the provisions of the Agreement. The parties to this Agreement may elect to renew this Agreement under the same terms and conditions for a six month renewal period until March 31, 2015 to allow both parties to agree upon the terms of a subsequent agreement.

SECTION 8.07 Suspension of the Agreement.

In the event that Participant fails to perform satisfactorily any requirements of this Agreement, fails to use reasonable diligence in its performance of this Agreement, maintains extensive outstanding extension fees or has excessive loan cancellations, the Agency may immediately suspend the Participant from reserving any additional loans in accordance with the Term Sheet after providing Participant with written notice (the "Suspension Notice").

The Suspension Notice shall provide Participant detailed information regarding the reasons for such suspension and the actions that the Participant will need to take in order to continue to participate in the Program. At all times during this period of time, Participant will continue to process Mortgage Loans that have already been enrolled in the Program as required under the Lender Guide. Should the Participant be unable to comply with the terms of the Suspension Notice a Termination Notice shall be sent as outlined in Section 8.08, however, until the default is cured the Participant will not be able to enroll any new Mortgage Loans in the Program but will continue to be required to continue its operations as required in the Suspension Notice and Lender Guide.

SECTION 8.08 Termination of Agreement.

In the event Participant fails to perform satisfactorily any requirements of this Agreement or fails to use reasonable diligence in its performance of this Agreement, the Agency may terminate this Agreement after providing Participant with written notice (the "Termination Notice").

The Termination Notice shall provide Participant with a thirty (30) day period to cure any and all defaults under this Agreement as set forth in the Notice. During the thirty day cure period, Participant shall continue its operations and achieve compliance as set forth in the Notice.

In the event that Participant is not able to cure the defaults as set forth in the Notice, the Agreement shall be terminated. If any further action is required of Participant to close out this relationship, those items shall be set forth in detail in the letter terminating this Agreement.

Participant may terminate this Agreement upon thirty (30) days written notice to Agency.

SECTION 8.09 Beneficiary.

Participant and Agency acknowledge that a primary purpose for requiring compliance by Participant with this Agreement is to originate Mortgage Loans for sale to Servicer and that Servicer, who is declared to be third party beneficiary of this Agreement, shall be entitled for any breach of the provisions hereof to all remedies, both at law and in equity, in the event of any default hereunder.

SECTION 8.10 No Rights Conferred on Others.

Nothing in this Agreement shall confer any right upon any person other than Agency, Servicer and Participant. Participant hereby agrees that notwithstanding any other provisions of this Agreement, under no circumstances shall this Agreement or the relationship among Agency, Servicer and Participant created thereby be construed as creating a fiduciary relationship between Agency and Participant or as granting to, or creating in, Participant any legal or equitable interests right or title in, or to any funds or accounts created under, any indenture for the Bonds.

SECTION 8.11 Applications-No Discrimination.

Participant agrees that all applications it submits for Servicer's purchase of Mortgage Loans will be considered on a first-come first-served basis without regard to the race, color, ancestry, national origin, religion, gender, family status or physical handicap of the eligible borrower.

SECTION 8.12 Survival of Provisions.

All of the covenants, agreements, representations and warranties made hereby by the parties shall survive and continue in effect after the termination of this Agreement or the consummation of the transactions contemplated thereby. This Agreement may be executed in counterparts, all of which taken together shall constitute one and the same instrument.

SECTION 8.13 Entire Agreement.

This Agreement contains the entire agreement of the parties respecting the sale and purchase of the Mortgage Loans and the Participant's participation in the First Time Home Buyer's Program and supersedes all prior agreement among the parties respecting the sale and purchase of the Mortgage Loans and the Participant's participation in the First Time Home Buyer's Program. The Parties hereto have voluntarily agreed to define their rights, liabilities and obligations respecting with sale and purchase of the Mortgage Loans exclusively in contract pursuant to the express terms and provisions of this Agreement and the parties hereto expressly disclaim that they are owed any duties or are entitled to any remedies not

expressly set forth in this Agreement.

IN WITNESS WHEREOF, this Mortgage Origination and Sale Agreement for the Market Rate Program has been executed as of the date set forth above.

PARTICIPANT:

AGENCY:

Ohio Housing Finance Agency

By: _____

By: _____

Title: _____

Douglas A. Garver
Executive Director

**ATTACHMENT A
OHIO HOUSING FINANCE AGENCY
PARTICIPANT INFORMATION FORM**

DATE _____ TAX ID NO. _____

HUD ID NO. _____ OHFA LENDER ID NO. _____
(ASSIGNED AFTER APPROVAL)

COMPANY INFORMATION:

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

PRIMARY CONTACT INFORMATION: (NAME—PHONE--E-MAIL ADDRESS)

ADMINISTRATIVE (MAIN OHFA CONTACT)

LOAN SHIPPING CONTACT

LOAN CLOSING CONTACT

COMPANY FAX NUMBER _____

COMPANY E-MAIL ADDRESS _____

PLEASE INDICATE WIRING INSTRUCTIONS FOR SERVICER TO PURCHASE LOANS AND TRANSFER FUNDS
TO:

BANK OR COMPANY NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

CONTACT _____ ACCT. NO. _____

ABA NO. _____

YOUR COMPANY NAME _____

OTHER SPECIFIC INSTRUCTIONS/COMMENTS:

ENCLOSED INFORMATION PROVIDED/AUTHORIZED BY:

(SIGNATURE)

(PRINTED OR TYPED NAME)

EXHIBIT A

Participant Name: _____

Location of Origination Office(s) (including Street Address, Mailing Address)	Origination Office Contact Person	Telephone Number and E-Mail Address of Contact Person	Counties Served From this Office (Do not indicate all 88 counties)
1.			
2.			
3.			
4.			
5.			
6.			

* This information will be listed on OHFA's website in the counties that you have designated.

(Please use additional sheets if necessary.)

EXHIBIT B

NOTE...ONLY COMPLETE IF YOU ARE SPONSORING CORRESPONDENT LENDERS IN THE PROGRAM

Correspondent Participant's Name: _____

PLEASE INDICATE BELOW ALL CORRESPONDENT PARTICIPANTS AND/OR OTHER AUTHORIZED AGENTS INCLUDED IN YOUR OFFER.

Location of <u>Correspondent</u> Origination Office(s) (including Street Address, Mailing Address)	<u>Correspondent</u> Origination Office Contact Person	Telephone Number and E-Mail Address of Contact Person	Counties Served From This Office (Do not indicate all 88 counties)
1.			
2.			
3.			
4.			
5.			
6.			

*This information will be listed on OHFA’s website in the counties that you have designated.