MPF XTRA® ADDENDUM TO MORTGAGE PARTNERSHIP FINANCE * ("MPF*") PROGRAM PARTICIPATING FINANCIAL INSTITUTION AGREEMENT

(Sale only/Servicing Released)

THIS MPF XTRA ADDENDUM MPF PROGRAM PARTICIPATING FINANCIAL INSTITUTION AGREEMENT (the "Addendum") dated he day of _____ among the participating financial institution (the "PFT") that signs this document, the FEDERAL HOME LOAN BANK OF _____ (the "Bank"). a corporation organized and existing under the laws of the United States of America, and the FEDERAL HOME LOAN BANK OF CHICAGO, a corporation organized and existing under the laws of the United States of America, (the "MPF Provider"; and the MPF Provider and Bank are sometimes referred to together as the "MPF Banks"), and is appended to and made part of that certain the MPF Program Participating Financial Institution Agreement, dated as of date set forth below the PFI's signature, between the PFI and the Bank (the "PFI Agreement").

I. GENERAL INFORMATION

This article contains important basic information about the Addendum.

- 1.01. Purpose of Addendum. The purpose of this Addendum is:
- (a) To provide that the MPF Xtra Master Commitments for the sale of Mortgages on a servicing released basis entered into between the PFI and the Bank after the date of this Addendum (collectively, the "Subject MPF Xtra MCs" and individually, a "Subject MPF Xtra MC") will be assigned by the Bank to the MPF Provider, and will be subject to the terms of this Addendum and the manual published by the MPF Provider, as amended from time to time (the "MPF Xtra Manual") which shall supplement and amend the Guides with respect to the Subject Mortgages (hereinafter defined);
- (b) To provide for the MPF Provider to acquire all of the Mortgages to be delivered by the PFI under each Subject MPF Xtra MC (such Mortgages being referred to herein collectively as the "<u>Subject Mortgages</u>" and individually as a "<u>Subject Mortgage</u>") directly from the PFI with the same benefits, representations and warranties that would accrue to the Bank if it ourchased the Subject Mortgages:
- (c) For the Bank and the PFI to acknowledge that the MPF Provider intends to sell all of the Subject Mortgages sold by the PFI under each Subject MPF Xtra MC to Fannie Mae (the "<u>Investor</u>") pursuant to the terms of a Mortgage Selling and Servicing Contract between the MPF Provider and the Investor (the "<u>MSSC</u>") and that under the MSSC, the MPF Provider will transfer to the Investor all of the MPF Provider's right, title, and interest in and to the Subject Mortgages, and will assign to the Investor the Origination Obligations (herein after defined) pertaining to the Subject Mortgages;
- (d) For the Bank, the PFI and MPF Provider to acknowledge that the Investor is an intended third party beneficiary of the Subject MPF Xtra MCs and as it pertains to the Subject Mortgages, the PFI Agreement;
- (e) For the Bank, the PFI and MPF Provider to acknowledge that each Subject MPF Xtra MC will indicate another participating financial institution as the "Servicing PFI" (the "Servicing PFI"), and that the PFI intends to sell the Subject Servicing (defined below) for the Subject Mortgages to the Servicing PFI concurrently with the sale of the Subject Mortgages to the MPF Provider in accordance with the provisions of the MPF Xtra Manual;
- (f) For the PFI to acknowledge that, (i) under the MSSC, the Investor may require the MPF Provider to repurchase any or all of the Subject Mortgages if the PFI breaches any of its Origination Obligations with respect to such Subject Mortgages (generally, "Repurchased Mortgages"), and that the Investor, the Bank and MPF Provider intend, and the PFI and the Bank agree, that in the event of such a repurchase, the MPF Provider retains the right under the Subject MPF Xtra MCs and the Bank retains the right under the PFI Agreement to require the PFI to repurchase any or all of the Repurchased Mortgages, notwithstanding the fact that the Repurchased Mortgages were sold to the MPF Provider and thereafter had been sold to the Investor or subsequently transferred by the Investor and (ii) that the PFI remains responsible under the PFI Agreement for the servicing of the Subject Mortgages prior to the consummation of a sale of the Subject Servicing for any Subject Mortgage;
- (g) It is understood that that Servicing PFI must agree to service the Subject Mortgages for the benefit of the Investor in accordance with the terms and conditions of the MPF Guides as supplemented by the MPF Xtra Manual (the "Servicing Responsibilities") to obtain the rights and benefits relating to such servicing arising from and subject to the terms and

To complete this addendum follow the steps below:

A. Enter today's date.

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V. SIGNATURES

By signing below, the Parties agree to all of this Addendum's terms and provisions. The Parties have caused this Addendum to be executed and delivered by their duly authorized officers as of the date first written above.

PFI: A
By:B
Name:
Title:
Ву:
Name:
Title:
Date of PFI Agreement:
BANK: FEDERAL HOME LOAN BANK OF
Ву:
Name:
Title:
D.,
Ву:
Name:
Title:
MPF PROVIDER: FEDERAL HOME LOAN BANK OF CHICAGO
Ву:
Name:
Title:
Ву:
Name:
Title:

"MORTGAGE PARTNERSHIP FINANCE," "MPF" and "eMPF" are registered trademarks and "MPF Xtra" is the trademark of the Federal Home Loan Bank of Chicago.

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To complete this addendum follow the steps below:

- A. Enter the PFI's name.
- B. Resolution signers must complete the signature block(s) and enter the PFI agreement date. If the Member's Board of Directors requires one authorized signer then only one signer is needed. If the Member's Board of Directors requires two authorized signers then two signatures are needed.

^{*} This is a fillable PDF, most responses may be typed prior to printing for signatures.

MPF XTRA® ADDENDUM TO

MORTGAGE PARTNERSHIP FINANCE ® ("MPF®") PROGRAM PARTICIPATING FINANCIAL INSTITUTION AGREEMENT

(Sale only/Servicing Released)

THIS MPF XTRA ADDENDUM TO MPF PROGRAM PARTICIPATING FINANCIAL INSTITUTION
AGREEMENT (the "Addendum") dated as of the day of, 20, among the participating
financial institution (the "PFI") that signs this document, the FEDERAL HOME LOAN BANK OF
(the "Bank"), a corporation organized and existing under the laws of the United States of America, and the FEDERAL
HOME LOAN BANK OF CHICAGO, a corporation organized and existing under the laws of the United States of America,
(the "MPF Provider"; and the MPF Provider and Bank are sometimes referred to together as the "MPF Banks"), and is
appended to and made part of that certain the MPF Program Participating Financial Institution Agreement, dated as of date
set forth below the PFI's signature, between the PFI and the Bank (the "PFI Agreement").

I. GENERAL INFORMATION

This article contains important basic information about the Addendum.

- 1.01. <u>Purpose of Addendum</u>. The purpose of this Addendum is:
- (a) To provide that the MPF Xtra Master Commitments for the sale of Mortgages on a servicing released basis entered into between the PFI and the Bank after the date of this Addendum (collectively, the "Subject MPF Xtra MCs" and individually, a "Subject MPF Xtra MC") will be assigned by the Bank to the MPF Provider, and will be subject to the terms of this Addendum and the manual published by the MPF Provider, as amended from time to time (the "MPF Xtra Manual") which shall supplement and amend the Guides with respect to the Subject Mortgages (hereinafter defined);
- (b) To provide for the MPF Provider to acquire all of the Mortgages to be delivered by the PFI under each Subject MPF Xtra MC (such Mortgages being referred to herein collectively as the "Subject Mortgages" and individually as a "Subject Mortgage") directly from the PFI with the same benefits, representations and warranties that would accrue to the Bank if it purchased the Subject Mortgages;
- (c) For the Bank and the PFI to acknowledge that the MPF Provider intends to sell all of the Subject Mortgages sold by the PFI under each Subject MPF Xtra MC to Fannie Mae (the "Investor") pursuant to the terms of a Mortgage Selling and Servicing Contract between the MPF Provider and the Investor (the "MSSC") and that under the MSSC, the MPF Provider will transfer to the Investor all of the MPF Provider's right, title, and interest in and to the Subject Mortgages, and will assign to the Investor the Origination Obligations (herein after defined) pertaining to the Subject Mortgages;
- (d) For the Bank, the PFI and MPF Provider to acknowledge that the Investor is an intended third party beneficiary of the Subject MPF Xtra MCs and as it pertains to the Subject Mortgages, the PFI Agreement;
- (e) For the Bank, the PFI and MPF Provider to acknowledge that each Subject MPF Xtra MC will indicate another participating financial institution as the "Servicing PFI" (the "Servicing PFI"), and that the PFI intends to sell the Subject Servicing (defined below) for the Subject Mortgages to the Servicing PFI concurrently with the sale of the Subject Mortgages to the MPF Provider in accordance with the provisions of the MPF Xtra Manual;
- (f) For the PFI to acknowledge that, (i) under the MSSC, the Investor may require the MPF Provider to repurchase any or all of the Subject Mortgages if the PFI breaches any of its Origination Obligations with respect to such Subject Mortgages (generally, "Repurchased Mortgages"), and that the Investor, the Bank and MPF Provider intend, and the PFI and the Bank agree, that in the event of such a repurchase, the MPF Provider retains the right under the Subject MPF Xtra MCs and the Bank retains the right under the PFI Agreement to require the PFI to repurchase any or all of the Repurchased Mortgages, notwithstanding the fact that the Repurchased Mortgages were sold to the MPF Provider and thereafter had been sold to the Investor or subsequently transferred by the Investor and (ii) that the PFI remains responsible under the PFI Agreement for the servicing of the Subject Mortgages prior to the consummation of a sale of the Subject Servicing for any Subject Mortgage;
- (g) It is understood that that Servicing PFI must agree to service the Subject Mortgages for the benefit of the Investor in accordance with the terms and conditions of the MPF Guides as supplemented by the MPF Xtra Manual (the "Servicing Responsibilities") to obtain the rights and benefits relating to such servicing arising from and subject to the terms and

conditions of the MPF Guides as supplemented by the MPF Xtra Manual (the "Servicing Rights," and the Servicing Rights and Servicing Responsibilities together shall sometimes be referred to herein as the "Subject Servicing."), provided, however, that the Servicing PFI's Servicing Responsibilities and Servicing Rights shall be expressly subject to the terms of its MPF Program Participating Financial Institution Agreement, as amended by an MPF Xtra Addendum (collectively, the "Servicing PFI Agreement"); and

- (h) To provide that under the terms of the MSSC, the Investor will acknowledge that (i) the Servicing Responsibilities will be performed by the Servicing PFI pursuant to the Servicing PFI Agreement
- 1.02. <u>Consideration</u>. In consideration of the purposes of this Addendum and all the provisions and mutual promises contained in it, the PFI, the Bank and MPF Provider (collectively, the "<u>Parties</u>") agree to all of the representations and provisions contained herein. Further, the PFI acknowledges that the MPF Provider and the Investor will rely on this Addendum and the agreements of the PFI herein in connection with the sale of the Subject Servicing to the Servicing PFI.
- 1.03. <u>Certain Definitions</u>. Any capitalized terms that are used in this Addendum (whether used in the singular or the plural), if not otherwise defined in this Addendum shall have the meaning set forth in the PFI Agreement which incorporates the Guides.

II. ACKNOWLEDGMENTS

- 2.01. <u>Assignment by the Bank and Purchase by MPF Provider</u>. The Bank hereby assigns and transfers its rights and obligations arising under each Subject MPF Xtra MC to the MPF Provider, and the MPF Provider hereby agrees to acquire the Subject Mortgages from the PFI by providing the funds to be deposited in the PFI's DDA in the same manner as a purchase of Mortgages would be made by the Bank under other MPF Program products; <u>provided</u>, <u>however</u>, that the Subject MPF Xtra MCs may require the PFI to deliver loan data via the eMPF[®] website two (2) Business Days prior to Loan Funding and may provide for loan level delivery fees with respect to certain loan types or loan characteristics.
- 2.02. PFI's Origination Obligations. The Parties acknowledge that the PFI's origination covenants, representations and warranties for the Subject Mortgages made or arising under the terms of Article V of the PFI Agreement, including without limitation, the delivery of the loan document package required by Chapter 24.2.2 of the Origination Guide (collectively, the "Origination Obligations"), shall be assigned to the Investor upon the sale of the Subject Mortgages and that the Investor shall have the right to enforce the PFI's Origination Obligations; provided, however, the Investor has agreed under the MSSC to allow the MPF Provider to enforce such Origination Obligations until and unless the MPF Provider's rights with respect to the Subject Servicing have been terminated. The Parties acknowledge and agree that the PFI's Origination Obligations shall survive the termination of (i) the PFI Agreement, whether terminated by the Bank or the PFI, and (ii) the Servicing PFI's rights with respect to the Subject Servicing, whether terminated by the MPF Provider or by the Investor. Notwithstanding the fact that the Subject Mortgage have been sold to the MPF Provider and by the MPF Provider to the Investor or subsequently transferred by the Investor, the Bank's rights to enforce the PFI Agreement in connection with the Subject Mortgages against the PFI remain in full force and effect, subject to the terms of this Addendum. Additionally, the Bank retains the right to enforce Sections 5.5 and 5.7 of the PFI Agreement for the benefit of the MPF Provider in the event the MPF Provider is required to repurchase any Subject Mortgage or to indemnify the Investor for loss or damage arising from or due to the PFI's breach of any its Origination Obligations. Furthermore, (i), that the PFI is responsible under the PFI Agreement for the servicing of the Subject Mortgages prior to the consummation of a sale of the Subject Servicing for any Subject Mortgage and (ii) the Bank's rights under Sections 4.7 and 4.8 of the PFI Agreement and under the Advances Agreement remain in full force and effect notwithstanding the fact that the Subject Mortgages have been sold to the MPF Provider and by the MPF Provider to the Investor or subsequently transferred by the Investor; provided, however, that the Bank's security interest and right of setoff shall not adversely affect the Subject Mortgages and the Investor's rights in and to the Subject Mortgages or any proceeds thereof.

2.03. Servicing Transfer to Servicing PFI.

(a) The PFI agrees to sell and assign the Servicing Responsibilities with respect to the Subject Mortgages to the Servicing PFI in accordance with the terms and conditions of the Servicing Guide, the MFX Xtra Manual and this Addendum.

- (b) The MPF Provider shall be entitled to deal directly with the PFI with respect to the Subject Mortgages until such time as the MPF Provider is notified in writing by the Investor that the MPF Provider's rights as MPF Provider have been terminated under the MSSC.
- (c) The Parties agree that, in the event the MPF Provider's rights with respect to the Subject Servicing are terminated by the Investor, then the Investor will be able to enforce the PFI's Origination Obligations pertaining to the Subject Mortgages directly against the PFI. The Parties further agree that upon the PFI's receipt of written notice from the Investor of the termination of the MPF Provider's rights as MPF Provider with respect to the Subject Mortgages ("Investor Notice"), any rights, remedies and actions permitted to be taken by the MPF Provider with respect to the Subject Mortgages under the PFI Agreement and this Addendum, including without limitation, the termination provisions set forth therein, may be taken by the Investor, or by any replacement Master Servicer that may be designated by the Investor to perform such duties, and the Investor (or such replacement Master Servicer) may exercise any rights, remedies or actions available to the MPF Provider in its own name.

Upon receipt of an Investor Notice, the PFI agrees that the Investor may enforce the terms of the PFI Agreement and this Addendum as they relate to the Subject Mortgages.

Any Investor Notice or other notice given under this Section 2.03(c) shall be given as provided in Article XIII of the PFI Agreement, except that the addresses and facsimile numbers for the MPF Provider and the Investor (but excluding electronic transmission information for the Investor) are as follows:

Fannie Mae One South Wacker Drive Suite 1400 Chicago, IL. 60606

Attention: Manager, Lender Approval Department

Facsimile No.: (312) 368 6395

With copies to: Fannie Mae 3900 Wisconsin Ave, NW

Washington, DC 20016

Attention: Executive Vice President, Single Family Business

Facsimile No.: (202) 403-3048

and

Fannie Mae 3900 Wisconsin Ave, NW Washington, DC 20016

Attention: Office of the General Counsel

Facsimile No.: (202) 752-6952

Federal Home Loan Bank of Chicago 200 E. Randolph Drive Chicago, IL 6060 Attention: MPF Provider

Facsimile No.: (312)565-5341 Email: MPFXtra@fhlbc.com

With a copy to:

Federal Home Loan Bank of Chicago 200 E. Randolph Drive Chicago, IL 6060 Attention: General Counsel

Facsimile No.: (312)565-6912 Email: GeneralCounsel@fhlbc.com

If the Investor contracts with a replacement Master Servicer, it shall provide the PFI with notice identifying the Master Servicer and its contact information and, thereafter, any notice that must be provided to the Investor must also be provided to such Master Servicer.

The Bank, the PFI and the MPF Provider shall cooperate fully with the Investor and any replacement Master Servicer that may be designated by Investor.

- (d) The Parties acknowledge and agree that, upon the sale of the Subject Mortgages to the Investor, all Mortgage Records and any other documents related to or evidencing the Subject Mortgages shall become the sole property of the Investor and, to the extent that such Mortgage Records and other documents are held by either the MPF Provider or the PFI, they shall be held in custody for and for the benefit of the Investor. The Investor shall have access to the Mortgage Records upon request made to the MPF Provider, and the PFI shall deliver the Mortgage Records to the MPF Provider or, if the MPF Provider's rights as MPF Provider are terminated, to the Investor or its designee as required under the terms of the PFI Agreement.
- (e) In the event that the MPF Provider's rights as MPF Provider are terminated, nonetheless the MPF Provider shall have the right, as subrogee of the Investor to require the PFI under the terms of the PFI Agreement and this Addendum to repurchase any Subject Mortgage if the PFI breaches any of the Origination Obligations with respect to such Subject Mortgage. Additionally, the Bank, on behalf of the MPF Provider, may enforce Section 7.4 of the PFI Agreement as subrogee of the Investor in the event the MPF Provider is required to repurchase any Subject Mortgage or to indemnify the Investor for loss or damage arising from or due to the PFI's breach of any its servicing obligations.
- 2.04. <u>Fees Payable by the MPF Provider</u>. Except for the payment of the purchase price, the PFI agrees that the MPF Provider shall have no liability for the payment of fees with respect to the Subject Mortgages.
- 2.05. No Credit Enhancement Fees or Credit Enhancement Obligation. The Bank, the PFI and the MPF Provider agree that no Credit Enhancement Fees are payable with respect to the Subject Mortgages and the PFI shall have no credit enhancement obligation under the Subject MPF Xtra MCs.

III. PFI's COVENANTS

3.01. PFI's Origination and Transfer Obligations. The PFI agrees that the Investor's purchase of the Subject Mortgages from the MPF Provider shall not relieve the PFI of its responsibilities to originate the Subject Mortgages in accordance with the requirements of the PFI Agreement and the Guides, as amended by this Addendum and the MPF Xtra Manual, and the Subject MPF Xtra MCs. The PFI acknowledges that the Bank shall have the right to enforce the PFI Agreement on behalf of the MPF Provider, including, without limitation, requiring the PFI to purchase any of the Subject Mortgages under Section 2.02 of this Addendum, if applicable, notwithstanding the fact that the Subject Mortgages have been purchased by the MPF Provider and then sold to the Investor or subsequently transferred by the Investor.

3.02. PFI's Obligations.

- (a) The Parties agree that, as to the Subject MPF Xtra MCs and the Subject Mortgages, the MPF Provider and the Investor are intended third party beneficiaries of the PFI Agreement and this Addendum.
- (b) Notwithstanding the MPF Provider's assignment to the Investor set forth in Section 2.03(c) of this Addendum, the PFI agrees that the Bank, on behalf of the MPF Provider, shall continue to have the right to enforce Sections 5.5 and 5.7 of the PFI Agreement in the event the MPF Provider is required to repurchase any Subject Mortgage or to indemnify the Investor for loss or damage arising from or due to the PFI's breach of any its Origination Obligations.
- 3.03. <u>Bank's Right of Set-off Not Affected</u>. Except as otherwise provided in Section 2.02 of this Addendum, the PFI agrees that nothing in this Addendum shall limit or impair the Bank's right to set-off under the PFI Agreement. Without limiting the foregoing sentence, the PFI agrees that the Bank shall have such set-off rights with respect to the Subject MPF Xtra MC to the same extent as if the Bank owned the Subject Mortgages and the MPF Provider had continued to own the Subject Mortgages. Such right shall include enforcing the PFI Agreement and this Addendum with respect to the Subject Mortgages against any of the PFI's funds held by or at the Bank and/or collateral pledged by the PFI to secure its obligations to the Bank for the benefit of the MPF Provider; provided, however, that such rights shall not adversely affect

the Investor's rights or interests in the Subject Mortgages and their proceeds. Further, the PFI agrees that it shall not raise as a defense in any action taken by the MPF Provider or the Bank to enforce the Origination Obligations the fact that: (i) the Subject Mortgages were purchased by the MPF Provider and sold to the Investor pursuant to MSSC; or (ii) the Subject Mortgages are owned by the Investor or any successor or assignee of the Investor, and not owned by the Bank or the MPF Provider.

3.04. Agreements and PFI's Warranties Not Affected. Nothing in this Addendum shall be deemed to amend or modify the PFI Agreement nor to limit, impair or otherwise affect the rights and obligations of the PFI or Bank under the PFI Agreement, including without limitation, the Subject MPF Xtra MCs, except as expressly set forth herein. Without limiting the foregoing sentence, none of the PFI's warranties shall be deemed to be waived, limited or impaired by reason of the Investor's acquisition and ownership or securitization of the Subject Mortgages.

IV. MISCELLANEOUS PROVISIONS

- 4.01. <u>Delivery of Notes and Assignment of Mortgages</u>. The PFI shall deliver the documents required by Chapter 24.2 of the Origination Guide, as modified by the MPF Xtra Manual, to the MPF Program Custodian.
- 4.02. <u>Bank Authorized to Disclose Information</u>. The PFI hereby authorizes and directs the Bank to disclose to the MPF Provider and the Investor any information in its possession from time to time regarding the creditworthiness of the PFI. Such information shall include but not be limited to performance of its obligations under the PFI Agreement or any other agreement between the Bank and the PFI which the Bank deems reasonable and appropriate to assist the MPF Provider and/or the Investor in monitoring the PFI's creditworthiness. In the event the MPF Provider's rights with respect to the Subject Servicing are terminated, the PFI authorizes the Investor to disclose information in its possession regarding the PFI to the Master Servicer or any replacement Master Servicer as is reasonably necessary to enable such Master Servicer to perform its duties.
- 4.03. Amendment of Addendum or Subject MPF Xtra MC. The Bank and PFI shall not amend or modify the PFI Agreement in a manner that would affect the Subject Servicing without the prior written consent of the MPF Provider and the Investor. Additionally, the Bank, the PFI and the MPF Provider shall not amend or modify this Addendum without the consent of the Investor, and all amendments to this Addendum shall be in writing duly executed and delivered by the Parties.
- 4.04. <u>Construction</u>. In the event of any conflict between the terms of this Addendum, as supplemented by the MPF Xtra Manual, and the terms of the Guides, the terms of this Addendum, as supplemented by the MPF Xtra Manual, shall control. In the event of any conflict between the terms of this Addendum and the terms of the MPF Xtra Manual, the terms of the MPF Xtra Manual shall control.
- 4.05. <u>Governing Law</u>. This Addendum shall be governed by the same choice of law as provided in Section 19.3 of the PFI Agreement.
- 4.06. <u>Successors and Assigns</u> This Addendum will inure to the benefit of and shall be binding upon the Parties hereto and their respective successors and assigns; <u>provided</u>, <u>however</u>, that the foregoing provision shall not be deemed to permit the assignment by the PFI of any of its rights or obligations hereunder without the prior written consent of the Bank and the MPF Provider.
- 4.07. Execution in Counterparts; Facsimile Execution Permitted. This Addendum may be executed in any number of counterparts and by the parties hereto on separate counterparts, each of which, when so executed and delivered, shall be deemed an original and all of which taken together shall constitute one and the same Addendum. The Parties agree that, upon execution of this Addendum by the Bank, the PFI and the MPF Provider, an imaged copy will be delivered promptly to the Investor. The Parties further agree that this Addendum and signature pages thereof may be transmitted between them by facsimile machine and that counterpart facsimile copies are included in the Addendum. The parties intend that faxed signatures may constitute original signatures and that faxed signature pages containing the signature (original or faxed) of all parties are binding on the parties.

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V. SIGNATURES

By signing below, the Parties agree to all of this Addendum's terms and provisions. The Parties have caused this Addendum to be executed and delivered by their duly authorized officers as of the date first written above.

PFI:
By:
Name:
Title:
By:
Name:
Title:
Date of PFI Agreement:
BANK: FEDERAL HOME LOAN BANK OF
By:
Name:
Title:
By:
Name:
Title:
MPF PROVIDER: FEDERAL HOME LOAN BANK OF CHICAGO
By:
Name:
Title:
By:
Name:
Title

[&]quot;MORTGAGE PARTNERSHIP FINANCE," "MPF" and "eMPF" are registered trademarks and "MPF Xtra" is the trademark of the Federal Home Loan Bank of Chicago.