

RESOLUTION**Regarding the Participating Mortgage Originators for
Rhode Island Housing and Mortgage Finance Corporation
Homeownership Opportunity Bonds**

Adopted: August 17, 2020

WHEREAS, the Rhode Island Housing and Mortgage Finance Corporation (“RIHousing”) has authorized the issuance of the Homeownership Opportunity Bonds (the “Bonds”) pursuant to the General Homeownership Opportunity Program Bond Resolution, adopted on October 19, 1988, as supplemented by the 2020-2021 Homeownership Opportunity Program Supplemental Resolution (collectively, the “Resolution”).

NOW, THEREFORE, BE IT RESOLVED BY THE COMMISSIONERS OF THE RHODE ISLAND HOUSING AND MORTGAGE FINANCE CORPORATION AS FOLLOWS:

Section 1. The following named financial institutions, as participating mortgage originators under the Homeownership Opportunity Program shall be given notice of the availability of the proceeds of the Bonds, and the Authorized Representatives of RIHousing each are individually hereby authorized to allocate or otherwise distribute to the participating mortgage originators the amounts to be available for mortgage loans under the Homeownership Opportunity Program after taking into account such factors, including but not limited to, each participating mortgage originator’s market share of conventional mortgage origination, its participation in past mortgage programs of RIHousing, its delinquency and servicing, on such terms and conditions as any Authorized Representative deems necessary or appropriate:

Accustrust Mortgage
Anchor Financial Mortgage, Inc.
Atlantic Home Loans
Bank Five
BankNewport
Bank of England
BayCoast Mortgage Company, LLC
Caliber Home Loans
Centreville Bank
CrossCountry Mortgage
Embrace Home Loans
Envoy Mortgage, Ltd.
Fairway Independent Mortgage
First Home Mortgage Corporation
Flagstar Bank
Freedom Mortgage
Guaranteed Rate Inc.
Guaranteed Rate Affinity, LLC
HarborOne Mortgage

HomeBridge Financial Services
Home Loan Investment Bank
HomeServices Lending, LLC
Homestar Mortgage, Inc.
Leader Bank
Main Street Home Loans
Mortgage Network, Inc.
The Mortgage Corner of New England
Movement Mortgage
Navigant Credit Union
Nations Lending
Northpointe Bank
Northpoint Mortgage, Inc.
Prime Lending
Primary Residential Mortgage, Inc.
Province Mortgage Associates, Inc.
Residential Mortgage Services
Santander Bank
Seacoast Mortgage
Semper Home Loans, Inc.
Shamrock Financial Corporation
Sierra Pacific Mortgage Company, Inc.
Total Mortgage
The Washington Trust Company
Webster Bank

Section 2. The Authorized Representatives each are individually hereby authorized to designate, in their sole discretion, additional institutions as participating mortgage originators under the Homeownership Opportunity Program on the satisfaction by any such institution of the Rules Relative to Single Family Loan Programs.

Section 3. As used in this resolution, the term Authorized Representative shall mean the Chairman of the Board of Commissioners, the Executive Director, the Deputy Executive Director, the Chief Financial Officer, the Director of Finance, the General Counsel and the Manager of Treasury and Capital Planning of RIHousing, or any person serving in any of the foregoing positions in an “Interim” or “Acting” capacity at the direction of the Commissioners, or any other Authorized Officer as defined in the Resolution.

Section 4. This resolution shall take effect immediately.