

RESOLUTION

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

Adopted: January 16, 2025

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 2025-2026 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:

AAA Northeast Bank
American Nationwide Mortgage
American Pacific Mortgage
Anchor Financial Mortgage, Inc.
AnnieMac Mortgage
BankNewport
Barrett Financial Group, LLC
Bay Equity LLC
Bayshore Mortgage Funding
Berkshire Bank
Best Financial Mortgage Services, Inc.
Bluestone Bank
Bristol County Savings Bank
Cardinal Financial Company, LP
Centreville Bank
CIBM Bank
CMG Mortgage, Inc.
Coastal1 Credit Union
Cross Country Mortgage
DAS Acquisition Company, LLC

Draper & Kramer Mortgage Corporation
Embrace Home Loans, Inc.
Envoy Mortgage, LTD.
Evolve Bank & Trust
Fairway Independent Mortgage
Fall River Five Cents Savings Bank
First Community Mortgage, Inc.
First Home Mortgage Corporation
Guaranteed Rate Affinity, LLC
Guaranteed Rate, Inc.
Guild Mortgage
HarborOne
Helping Hands Community Partners, Inc.
Homespire Mortgage Corporation
Homestead Funding Corporation
Leader Bank
LeaderOne Financial
Loan Depot
Luminate Home Loans, Inc.
MBA Mortgage Corporation
Milestone Mortgage Solutions, LLC
Mortgage Equity Partners, LLC
Mortgage Markets CUSO, LLC
Movement Mortgage
MSA Mortgage, LLC
Nations Lending
Network Funding, L.P.
New American Funding, LLC
New Fed Mortgage
NFM Lending dba Main Street Home Loans
Northpoint Mortgage, Inc.
Northpointe Bank
Novus Home Mortgage
Ocean State Credit Union
Paramount Residential Mortgage Group, Inc.
Prestige Home Mortgage LLC
Primary Residential Mortgage
Prime Lending
Princeton Mortgage Corporation
Prosperity Home Mortgage
Province Mortgage Associates, Inc.
Radius Financial Group, Inc.
Rhode Island Housing
Seacoast Mortgage
SecurityNational Mortgage Company
Semper Home Loans Inc.
Shoreham Bank
Sierra Pacific Mortgage

South Wind Financial, Inc.
Summit Funding, Inc.
Sun West Mortgage
Supreme Lending
T2 Financial dba Revolution Mortgage
The Mortgage Corner of N.E.
Total Mortgage Services, LLC
Troy City Mortgage, LLC
Washington Trust Company
Washington Trust Mortgage Company
Waterstone Mortgage
William Raveis Mortgage, LLC

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.