

FIRST AMENDMENT TO MORTGAGE ORIGINATION AGREEMENT
(IHFA LOAN SERVICER)

THIS FIRST AMENDMENT TO MORTGAGE ORIGINATION AGREEMENT (IHFA LOAN SERVICER) (this “Amendment”) is made effective as of the 2nd day of July, 2025 (the “Effective Date”), by and among the WASHINGTON STATE HOUSING FINANCE COMMISSION (“Commission”), IDAHO HOUSING AND FINANCE ASSOCIATION, an independent public body corporate and politic organized and existing under the laws of Idaho and doing business as “HomeLoanServ” (the “Servicer”), and _____, a _____ (the “Mortgage Lender”).

WHEREAS, the Servicer, Commission and Mortgage Lender are parties to that certain Mortgage Origination Agreement dated as of December 1, 2017 (as amended, supplemented or otherwise modified from time to time, the “Agreement”) pursuant to which Mortgage Lender intends to originate and sell, and Servicer intends to purchase Mortgage Loans from the Mortgage Lender pursuant to the terms of the Agreement; and

WHEREAS, the Commission desires to transition to delivering loans directly to the Federal Home Loan Mortgage Corporation (“Freddie Mac”), to the Federal National Mortgage Corporation (“Fannie Mae”) and to the Government National Mortgage Association (“GNMA”) to enhance the Commission’s control over the purchase and delivery of Mortgage Loans and to support its strategic goal of becoming its own master servicer; and

WHEREAS, the Servicer, in its current role as master servicer for the Commission, agrees to assist the Commission with this transition, including subservicing Mortgage Loans using the Commission’s Seller/Servicer number when the Commission is serving as servicer; and

WHEREAS, the changed roles will not modify the delivery or processing of Mortgage Loans for Mortgage Lenders; and

WHEREAS, the Commission, Servicer and Mortgage Lender now desire to amend the Agreement to recognize and provide for these changed roles and to make other updates to the Agreement.

NOW, THEREFORE, in consideration of the mutual premises and agreements below, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

I. AMENDMENTS.

A. The definition of “Servicer” in Article I of the Agreement is amended to read as follows.

“Servicer” means either (1) the Idaho Housing and Finance Association, an independent public body corporate and politic organized and existing under the laws of Idaho and doing business as “HomeLoanServ”, or any successor to its functions hereunder, or (2) the Washington State Housing Finance Commission, a public body corporate and politic organized and existing under the laws of the State of Washington.

B. The following definition of “Sub-servicer” is added to Article I of the Agreement.

“Sub-servicer” means the Idaho Housing and Finance Association, an independent public body corporate and politic organized and existing under the laws of Idaho and doing business as “HomeLoanServ”, or any successor to its functions hereunder.

C. Paragraphs (a), (b) and (c) of the definition of “Notice Address” in Article I of the Agreement are amended to read as follows.

(a) As to the Commission including when performing duties as Servicer:

Washington State Housing Finance Commission
1000 Second Avenue, Suite 2700
Seattle, Washington 98104-1046
Attn: Lisa DeBrock, Director, Homeownership Division
Telephone: (206) 287-4461
Fax: (206) 587-5113

(b) As to the Idaho Housing and Finance Association when serving as Servicer or Sub-servicer:

Idaho Housing and Finance Association
P.O. Box 7899
Boise, ID 83707-1899
Attn: Chuck Kracht, EVP of Lending

With a copy to:

John McDevitt, Esq.
Skinner Fawcett
515 South 6th Street
Boise, Idaho 83701

(c) As to the Trustee:

Wilmington Trust, National Association

Global Capital Markets
50 South Sixth Street, Suite 1290
Minneapolis, MN 55402
Attention: Alicia Amato
Telephone #: (612) 217-5642

D. References in the Agreement to the Servicer shall be amended to refer, as appropriate and as elected by the Commission, to either the Commission or the Idaho Housing and Finance Association; provided, that in any instance in which the Commission is the Servicer, the Idaho Housing and Finance Association shall be the Sub-servicer and shall perform all duties in such role as if it were the Servicer, including purchase of Mortgage Loans, but using the Commission's seller/servicer number. Thus, references in the Agreement to the Servicer, when the Commission, shall be amended in each instance to refer to both the Servicer and Sub-servicer.

II. AGREEMENTS. The parties hereby agree to the following:

A. This Amendment shall not modify the obligations of the Mortgage Lender when it is required to "submit," "provide," "furnish," "deliver," "notify," "pay," "reimburse," "remit," "assign," "transfer," or "sell to" the Servicer as set forth in the Agreement. In each case, a submission, provision, furnishing, delivery, notification, payment, reimbursement, remittance, assignment, transfer or sale to the Idaho Housing and Finance Association, as Servicer or Sub-servicer, will satisfy such requirement.

B. The Mortgage Lender agrees to comply with directions from the Idaho Housing and Finance Association in its role as Sub-servicer as if it were the Servicer. The Mortgage Lender further agrees that the indemnification obligations to the Servicer in Section 4.15 of the Agreement shall be provided to the Idaho Housing and Finance Association in its role as Sub-servicer.

C. The parties agree that all representations and warranties made by any party to the Servicer shall be deemed to be made to the Sub-servicer, if the Commission is the Servicer.

D. The Commission will provide advance notice to Mortgage Lenders of all delivery instructions with respect to the Mortgage Loans.

III. Miscellaneous.

A. This Amendment shall be deemed a part of, but shall take precedence over and supersede any provisions to the contrary contained in the Agreement. All capitalized terms used in this Amendment shall have the same meaning as set forth in the Agreement unless otherwise provided.

B. This Amendment may be executed in several counterparts, each of which shall be deemed an original, but all constituting only one agreement. Facsimile or electronic signatures on this Amendment shall have the same legal effect as original signatures.

C. Except as specifically modified hereby, all of the provisions of the Agreement which are not in conflict with the terms of this Amendment shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have executed this Amendment as of the date first written above.

**IDAHO HOUSING AND FINANCE
ASSOCIATION**

By: _____
Name: _____
Title: _____

**WASHINGTON STATE HOUSING FINANCE
COMMISSION**

By: _____
Name: _____
Title: _____

[MORTGAGE LENDER]

By: _____
Name: _____
Title: _____