DHCD SINGLE FAMILY SERVICING MANUAL

Dated 2/21/08 (as amended)

The DHCD Single Family Servicing Manual is amended as follows, effective 4/24/08:

AMENDMENT 1:

Page 33. R. Loan Assumptions

The following sentence is to be inserted prior to "1":

No loan assumption request will be considered when a loan is delinquent. The loan must be current, including the current months' payment, prior to the Servicer accepting a loan assumption request.

AMENDMENT 2:

Page 95. 3. Sale Ratification, Eviction and Deed Recording

The following paragraph is inserted after sub-paragraph "b":

c. Evictions- All eviction actions are to be conducted in compliance with insurer/guarantor guidelines and local jurisdiction laws or ordinances.

In addition to these requirements, all evictions shall include the removal of ALL trash, debris or personal property. In the event the costs of removing debris or trash will exceed the investor/guarantor guidelines, the Servicer shall contact the investor/guarantor for instruction.

All properties being conveyed to CDA or the Maryland Housing Fund will be cleared of all debris and or trash. Should the cost of removal exceed \$500, the Servicer will contact the DCA REO Department for approval.