

**Home Again Addendum**  
**To the**  
**Wyoming Community Development Authority**  
**2009 Warehouse Single Family Mortgage Purchase Program**  
**And the**  
**1999 Mortgage Purchase Agreement**

This Addendum, dated as of \_\_\_\_\_, 20\_\_, between the Wyoming Community Development Authority, 155 N. Beech, P.O. Box 634, Casper, Wyoming 82602, (the “Authority”) and \_\_\_\_\_ having its principal office at \_\_\_\_\_ (the “Mortgage Lender”).

**WITNESSETH:**

**WHEREAS**, the Authority has set-aside a portion of its mortgage purchase funds (the “Set-aside”) for the acquisition of loans meeting the eligibility criteria of our Single Family Mortgage Purchase Program, under this new special program called Home Again, and the purpose of this Home Again program is for the Authority to offer a reduced rate on loans funded for the purchase of Other Real Estate Owned by the Authority as a result of a prior foreclosure on those homes;

**WHEREAS**, only VA, FHA and RD insured or guaranteed loans may be originated under this Set-aside, and

**WHEREAS**, the Mortgage Lender desires to originate such loans and sell the same to the Authority;

**NOW, THEREFORE**, the Authority agrees to purchase and the Mortgage Lender agrees to sell to the Authority, from time to time, certain mortgage loans made to borrowers meeting the following criteria in addition to the terms and conditions of the 1999 Mortgage Purchase Agreement, and the 2009 Warehouse Loan Program summary of Forward Commitment, dated February 22, 2010, between the Authority and the Mortgage Lender, and in the Mortgage Lender’s Application for Participation for the 2009 Warehouse Loan Program, subject to the additional terms and conditions hereinafter set forth.

**ADDITIONAL CRITERIA**

**Real Estate Owned properties for sale by the Authority are the only properties eligible for this special financing**

Additional terms and conditions to which Mortgage Lender specifically agrees:

1. Funds under this Set-aside are limited. The authority reserves the right to cancel this program at any time upon immediate notice to participating Mortgage Lenders. All reservations made up to the date of such cancellation will be honored.
2. The Authority may change the rate under which reservations may be made at any given time. No switching to obtain a lower rate will be allowed.

IN WITNESS WHEREOF, the parties have hereunto set their hands the day and year first above written.

\_\_\_\_\_  
(Full name of Mortgage Lender)

By:\_\_\_\_\_

WYOMING COMMUNITY DEVELOPMENT AUTHORITY

By:\_\_\_\_\_  
Cheryl Gillum, Deputy Executive Director