

FIRST AMENDMENT TO
UNIVERSAL MORTGAGE ORIGINATION AGREEMENT FOR
FLORIDA LOCAL HOUSING FINANCE AUTHORITIES

PERTAINING TO
HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA) PROGRAMS
DATED AS OF JULY 1, 2015

This First Amendment to the Universal Mortgage Origination Agreement for Florida Local Housing Finance Authorities pertaining to Housing Finance Authority of Miami-Dade County (Florida) Programs (the "First Amendment") entered into as of this 1st day of July, 2015 between **LENDERS** executing this First Amendment from time to time (each, a "Lender") and the **HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA)** (the "Authority"). All terms used in capitalized form and not otherwise defined herein, including the preambles hereto, shall have the respective meanings provided in the Original Universal MOA for Florida Local Housing Finance Authorities (the "Original Universal MOA").

WITNESSETH:

WHEREAS, the Authority and the Lender entered into the Original Universal MOA pursuant to which the Lender agreed to perform certain designated services described therein; and

WHEREAS, the Authority and the Lender desire to amend the Original Universal MOA to delete Section 4.11(a)(iii) which lists as a "defect" those loans where the Mortgagor fails to make any payment due under the Mortgage Loan following the purchase of the Mortgage Loan by the Servicer.

NOW, THEREFORE, in consideration of the premises and of the mutual agreements herein contained, and other good and valuable consideration, the Lender and the Authority severally agree as follows:

Section 1. Section 4.11(a)(iii) of the Original Universal MOA. Section 4.11(a)(iii) of the Original Universal MOA is hereby deleted in its entirety.

Section 2. Remaining Provisions of the Original Universal MOA. The remaining provisions of the Original Universal MOA shall remain in full force and effect.

[Remainder of page left intentionally blank]

IN WITNESS WHEREOF, this First Amendment to Universal Mortgage Origination Agreement for Florida Local Housing Finance Authorities is executed as of the date set forth on the cover page hereof.

**HOUSING FINANCE AUTHORITY OF
MIAMI-DADE COUNTY (FLORIDA)**

By: _____
Name: Don L. Horn
Its: Chairman

*[Signature page to First Amendment to Universal Mortgage Origination Agreement for
Florida Local Housing Finance Authorities]*

IN WITNESS WHEREOF, we have set our hand as of the date first above written.

as Lender under the [year] Program

Dated: _____

By: _____

Name: _____

Its: _____

*[Signature page to First Amendment to Universal Mortgage Origination Agreement for
Florida Local Housing Finance Authorities]*