

IN WITNESS WHEREOF, the First Amendment is executed as of the date set forth on the cover page hereof.

ORANGE COUNTY HOUSING FINANCE
AUTHORITY

By _____
Authorized Officer

Attest _____
By _____
Authorized Officer

[PARTICIPANT], as Participant

By _____
Name _____
Title _____

Attest _____
By _____
Name _____
Title _____

THE LEADER MORTGAGE COMPANY,
as Master Servicer

By _____
Name _____
Title _____

Attest _____
By _____
Name _____
Title _____