

SUMMARY OF SIGNIFICANT CHANGES
2005 – 2006 ADFA SINGLE FAMILY HOMEToOWN PROGRAM

- Making the HomeToOwn Program a more flexible program.
- Addition of ADDI/HOME Program documents, loan processes and closing instructions to program guide.
- Addition of Fannie Mae's My Community Mortgage to the processes including catastrophic language for the second mortgage.
- Addition of our Master Servicer - US Bank's Delivery and Funding Guide.