EXHIBIT A-2 ADDENDUM

SUGGESTED FORM OF CERTIFICATE OF RESOLUTIONS

AND AUTHORIZED OFFICERS

 I, [insert name], [insert either Secretary or Assistant Secretary or other appropriate designation] of [insert name of Mortgage Lender], a [insert (National) (State) banking association, (Federal) (State) savings and loan association or savings bank, Maryland banking corporation or other applicable description], DO HEREBY CERTIFY that at a meeting of the Board of Directors [or other governing body] of the [insert Corporation or Association] duly held on the \_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_, at which meeting a quorum of the Board of Directors [or other governing body] was present and acting throughout, the following resolutions were duly and unanimously adopted:

 **WHEREAS**, the Board of Directors [or other governing body] of this [insert Corporation or Association] intends to apply to the Community Development Administration, a unit in the Division of Development Finance of the Department of Housing and Community Development of the State of Maryland (the "Administration") for mortgage credit certification of certain mortgage loans to be originated by this [Corporation or Association]; and

 **WHEREAS**, in connection with this undertaking, the [insert Corporation or Association] is required to execute and deliver a Mortgage Credit Certificate Agreement (the "Agreement"), and various other related documents.

 **NOW, THEREFORE, BE IT RESOLVED:**

1. That the officers of the [insert Corporation or Association] as specified in paragraph 5 below (the “Officers”) be and they hereby are authorized and directed to apply to the Administration to certify mortgage loans pursuant to the Agreement by submission of appropriate Lender Documents (as defined in the Agreement) issued by the Administration from time to time; and
2. That the Officers be and they are hereby authorized to enter into Lender Documents issued by the Administration from time to time; and
3. That, if the Administration and the Mortgage Lender enter into Lender Documents, the submission to the Administration by the [insert Corporation or Association] of mortgage loans be and the same is hereby in all respects authorized and approved; and
4. That the form and substance of the proposed Agreement (attached as Exhibit A) to be executed and delivered by the [insert Corporation or Association], be and [each of them] hereby is in all respects approved; and
5. That [insert either “the” or “any two of the”] President, any Vice President, the Secretary or the Treasurer of the [insert Corporation or Association] be and [insert “each of them” or “they”] hereby [insert “is” or “are”] authorized, empowered, and directed to execute and deliver to the Administration, with or without the seal of the [insert Corporation or Association] attached or affixed, and, if so attached or affixed, attested or unattested by the Secretary or any Assistant Secretary of the [insert Corporation or Association], for and in the name and on behalf of the [insert Corporation or Association], Lender Documents, the Agreement, and any other papers and do all such acts and things that may be necessary or desirable to consummate the transactions authorized in this Resolution, including without limitation the payment of a commitment fee, and otherwise to carry out the purposes and intent of these resolutions, all with any changes, additions, intent of these resolutions, all with any changes, additions, insertions, and deletions that the [insert “Officer” or “Officers”] executing them may approve, such approval and the propriety and necessity of such approval to be conclusively evidenced by [insert “his” or “their”] execution of them;
6. That the duly authorized holders of the position(s) of [insert office title(s)] are hereby authorized, empowered, and directed to execute and deliver to the Administration, with or without the seal of the [insert Corporation or Association] attached or affixed, and, if so attached or affixed, attested or unattested by the Secretary or any Assistant Secretary of the [insert Corporation or Association], for and in the name and on behalf of the [insert Corporation or Association], Lender’s Certificates and Certifications of Compliance required by the Administration in connection with the certification by the Administration of Mortgage Loans; and
7. That the [insert Secretary or Assistant Secretary or other appropriate designation] of the [insert Corporation or Association] be and hereby is authorized and directed to certify and deliver to the Administration, under seal, copies of these resolutions.

 **I DO HEREBY CERTIFY** that the foregoing resolutions do not contravene any provisions of the By-Laws or the [insert (Articles) (Certificate) of Incorporation, Charter, Articles of Association or other appropriate designation)] of the [insert Corporation or Association] and the foregoing resolutions have not been amended, rescinded, or modified and are now in full force and effect.

 **I DO HEREBY FURTHER CERTIFY** that the following are duly elected, qualified and acting Officers of the [insert Corporation or Association] holding the offices set forth after their names, and the signatures set forth below after their names are specimens of their genuine signatures.

Name Office Specimen Signature

[Inset names, offices and specimen signatures of all officers executing any document being delivered to the Administration.]

 **IN WITNESS WHEREOF**, I have hereunto set my hand and affixed the seal of [insert name of institution] this \_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_.

 By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(SEAL)

 (insert name and title)