

ADDENDUM TO EXHIBIT B

Submission list for non-agency lenders who will offer
the Maryland HomeCredit Program (but not the Maryland Mortgage Program)

Mortgage Lender shall deliver the following:

- (1) Confirmation that lender maintains an origination office/branch in the State of Maryland;
- (2) Copy of State license or registration;
- (3) Two years most recent audited financial statements (CDA Finance to review & approve);
 - (a) Minimum net worth of \$2.5 million [Fannie Mae requirement]
- (4) Declaration page of errors and omissions insurance policy – minimum of \$300,000 [Fannie Mae requirement];
- (5) Declaration page of fidelity bond insurance policy – minimum of \$300,000 [Fannie Mae requirement];
- (6) Resume for principal officer(s)/owners, if company independently owned (for example, not owned by a financial institution that has regulatory oversight) [Fannie Mae requirement]; and
- (7) Dun & Bradstreet ordered (CDA/SFH to review for acceptability) [Fannie Mae requirement]