DELAWARE STATE HOUSING AUTHORITY 18 The Green **Dover, DE 19901**

NOTICE TO LENDER FOR FHA-INSURED MORTGAGE LOANS

Borrower Name:	_
Borrower Name:	_
Property Address:	
Second Loan Number:	
Principal Amount:	

This letter is to evidence compliance by the Delaware State Housing Authority (the "Authority") with certain requirements set forth in HUD Mortgagee Letter 2013-14, dated May 9, 2013. The Authority is providing funds to the Borrower(s) named above towards the Borrower's Minimum Required Investment (MRI) and closing costs, in the form of a second mortgage loan made in the name of the Authority to the Borrower, in conjunction with the FHA-insured first mortgage loan made by the lender to the Borrower for the property at the above-referenced Property Address under the terms of the Authority's downpayment programs. The Authority is a "Governmental Entity" within the meaning of HUD Mortgagee Letter 2013-1. The Authority will at or before closing provide wire transfer evidence of the Authority's funding of the second loan (including the MRI) or such other evidence as permitted under HUD Mortgagee Letter 2013-14.

Any questions regarding this letter should be addressed to Megan Faries, Housing Mortgage Administrator, or call 302-577-5001 or email Megan.Faries@Delaware.Gov

DELAWARE STATE HOUSING AUTHORITY

By: Brian Rossello
Brian Rossello, Director of Housing Finance

Lender keeps original letter and provides copies to Borrower and Servicer, and for the FHA Case binder.