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VIII. The Program Administrator is responsible for responding to requests for assistance in gaining compliance with essential recommendations.

ACKNOWLEDGEMENT AND ACCEPTANCE

This Underwriting Guideline Addendum and the authority granted within attaches to the most current document outlining underwriting requirements and authority. Only the terms of this written statement apply to the conduct of your underwriting responsibility. Verbal expressions of underwriting authority do not alter the terms of this Statement.

I acknowledge and accept the terms and conditions set forth in this Statement.

Acknowledged By: Bobbie Condell, Program Manager

Name of Recipient/Designee

Delegated By: Adam Yasan, Product Line Manager

Name of Grantor

12-13-2013 Date