

## NOTICE OF ACCEPTANCE

### HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA SINGLE FAMILY MORTGAGE REVENUE BONDS SERIES 2007E/F

September 19, 2007

The Housing Finance Authority of Broward County, Florida (the "Issuer") hereby gives notice to each lending institution listed on Exhibit A attached hereto of the acceptance of such lending institution as a Lender in its Single Family Mortgage Revenue Bond Program with respect to the above-reference Bonds (the "Bonds") to make mortgage loans in accordance with and as defined in the Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006 (the "Origination Agreement") among the Issuer, the Lender, CitiMortgage, Inc., as the Master Servicer of the Mortgage Loans, Patricia A. Denihan, an individual, d/b/a Denihan and Associates, as Program Administrator and The Bank of New York Trust Company, N.A., as Trustee and in accordance with the 2007E/F Program Determinations attached hereto as Exhibit B and which are an integral part of the Origination Agreement. This Notice and the 2007E/F Program Determinations collectively constitute the "Notice of Acceptance".

In order for you to participate in the Issuer's 2007E/F Program, you must execute one copy and five signature pages of the attached Acknowledgment of this Notice of Acceptance, one copy and five signature pages of the Origination Agreement, and one copy and five signature pages of the 2007E/F Program Determinations indicating your agreement to the terms and conditions contained therein, which are included herewith, and you must return same to the Denise Rodriguez, RBC Capital Markets, 100 Second Avenue South, Suite 800, St. Petersburg, FL 33701, Telephone: (727) 895-8857, Facsimile: (727) 895-8895, within five (5) Business Days of your receipt hereof.

HOUSING FINANCE AUTHORITY OF  
BROWARD COUNTY, FLORIDA

By: \_\_\_\_\_

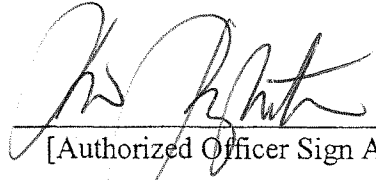
  
Lisa Cozzi-Ryan, Chair

ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

BANKATLANTIC

[Type Name of Company Above]

By:



[Authorized Officer Sign Above]

Name: Marcia Barry-Smith

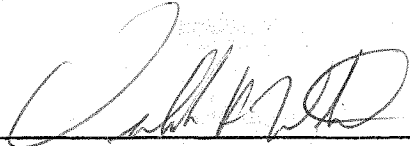
[Type Name of Signer]

Title: Senior Vice President

[Type Office Held]

ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

Bank of America, N.A  
[Type Name of Company Above]

By:   
[Authorized Officer Sign Above]

Name: Deborah A. Watson  
[Type Name of Signer]

Title: Vice President  
[Type Office Held]

**NOTICE OF ACCEPTANCE**

**HOUSING FINANCE AUTHORITY OF BROWARD COUNTY, FLORIDA  
SINGLE FAMILY MORTGAGE REVENUE BONDS  
SERIES 2007E/F**

September 12, 2007

The Housing Finance Authority of Broward County, Florida (the "Issuer") hereby gives notice to each lending institution listed on Exhibit A attached hereto of the acceptance of such lending institution as a Lender in its Single Family Mortgage Revenue Bond Program with respect to the above-reference Bonds (the "Bonds") to make mortgage loans in accordance with and as defined in the Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006 (the "Origination Agreement") among the Issuer, the Lender, CitiMortgage, Inc., as the Master Servicer of the Mortgage Loans, Patricia A. Denihan, an individual, d/b/a Denihan and Associates, as Program Administrator and The Bank of New York Trust Company, N.A., as Trustee and in accordance with the 2007E/F Program Determinations attached hereto as Exhibit B and which are an integral part of the Origination Agreement. This Notice and the 2007E/F Program Determinations collectively constitute the "Notice of Acceptance".

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HOUSING FINANCE AUTHORITY OF  
BROWARD COUNTY, FLORIDA

By: \_\_\_\_\_

  
Lisa Cozzi-Ryan, Chair



ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

CitiMortgage, Inc.  
[Type Name of Company Above]

By:

Heather Battaglia  
[Authorized Officer Sign Above]

Name:

Heather Battaglia  
[Type Name of Signer]

Title:

Vice President  
[Type Office Held]

HEATHER BATTAGLIA, VP  
CitiMortgage, Inc.  
Emerging Markets  
1000 Technology Drive/MS 991  
O'Fallon, MO 63368-2240  
636-261-0227  
#1000139478

ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

Colonial Bank, N.A.

\_\_\_\_\_  
[Type Name of Company Above]

By:

  
\_\_\_\_\_  
[Authorized Officer Sign Above]

Name:

David T. Amico

\_\_\_\_\_  
[Type Name of Signer]

Title:

Senior Vice President

\_\_\_\_\_  
[Type Office Held]

ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

Countrywide Home Loans, Inc.  
[Type Name of Company Above]

By:   
[Authorized Officer Sign Above]


Name: Thomas C. O'Neill  
[Type Name of Signer]

Title: Senior Vice President  
[Type Office Held]



ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

JP Morgan Chase  
[Type Name of Company Above]

By:   
[Authorized Officer Sign Above]

Name: MICHAEL DUBOIS  
[Type Name of Signer]

Title: SVP  
[Type Office Held]

ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

Universal American Mortgage CO LLC  
[Type Name of Company Above]

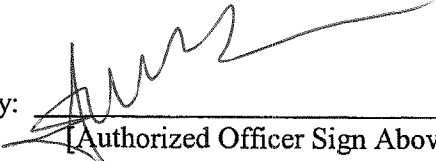
By: Peggy A. Behtol  
[Authorized Officer Sign Above]

Name: Peggy A. Behtol  
[Type Name of Signer]

Title: VP  
[Type Office Held]

ACKNOWLEDGMENT OF NOTICE OF ACCEPTANCE

Washington Mutual  
[Type Name of Company Above]

By:   
[Authorized Officer Sign Above]

Name: Andrew Pohlmann  
[Type Name of Signer]

Title: Senior Vice President  
[Type Office Held]

## 2007E/F PROGRAM DETERMINATIONS

The Housing Finance Authority of Broward County, Florida (the "Issuer") hereby finds and determines that the following terms, conditions and parameters shall be applicable to and effective for the origination of Mortgage Loans (the "2007E/F Program Determinations") in conjunction with the issuance of its \$15,000,000 Housing Finance Authority of Broward County, Florida Single Family Mortgage Revenue Bonds, Series 2007E (the "2007E Bonds") and \$10,000,000 Housing Finance Authority of Broward County, Florida Single Family Mortgage Revenue Bonds, Series 2007F (the "2007F Bonds", and collectively with the 2007E Bonds, the "Bonds"). The Issuer hereby declares and determines that the 2007E/F Program Determinations shall form and be an integral part, along with the Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, (the "Master Origination Agreement") among the Issuer, the lending institutions participating in the program listed on Exhibit A attached hereto (the "Lenders"), CitiMortgage, Inc., as the Master Servicer (the "Servicer"), Patricia A. Denihan, an individual, d/b/a Denihan and Associates, as the Program Administrator (the "Program Administrator"), and The Bank of New York Trust Company, N.A., as Trustee (the "Trustee"), of the 2007E/F Origination Agreement, which consists of the Master Origination Agreement as modified, supplemented and amended by these 2007E/F Program Determinations. The undertaking and agreement to be bound by the 2007E/F Program Determinations is evidenced by the execution hereof by each party hereto. Except as expressly provided herein, the provisions of the Master Origination Agreement are hereby incorporated by reference. In the event of any conflict between the terms of these 2007E/F Program Determinations and the Master Origination Agreement, the provisions hereof shall prevail. Notice Addresses are as provided in the Master Origination Agreement and as set forth for each Lender in Exhibit A hereto.

### **Program Terms and Conditions:**

#### Loan Options and Commitment Fees.

The Program will offer an Assisted Loan with a 4% cash assistance payment funded with Bond premium which may be applied to the closing costs and/or down payment assistance. The Assisted Loans will be fully amortized over a 30-year term and have substantially level monthly debt service statements, and shall qualify for purchase by GNMA, Fannie Mae or Freddie Mac.

Lenders are expected to fund all first mortgage loans at closing and will be reimbursed by the Servicer upon purchase of the mortgage loans.

The Assisted Loans have no origination and discount fees. Lenders will not be charged a commitment fee to participate in the Program. The Mortgage Loan purchase prices are set forth in Schedule I hereto. The purchase price of each Assisted Loan under the program will be set such that Lenders shall net 1.75% of the principal amount after reimbursement of any funds

advanced by the Lender for Mortgage Loans. All Mortgage Loans under the Program will be considered Targeted Area Loans.

Lenders may utilize funds under the 2007E/F Program for either Existing or New Construction residences, provided however, the loan is expected to be closed and a closed loan file delivered to the Master Servicer within the timeframes described below. There will be no builder reservations. Funds under the 2007E/F Program will be made available to Lenders on a first-come, first-served basis.

No Lender may impose a requirement for a minimum loan amount and any attempt to do so may result in termination from participation in the 2007E/F Program.

#### Commitment Periods.

With respect to all Mortgage Loans, Lenders may accept applications dated on or after September 13, 2007. Reservations may be requested on and after the Program Start Date, provided that prior to accepting any reservations each Lender, (1) must have received their Notice of Acceptance, (2) shall have executed their acknowledgment thereof and (3) shall have executed the Master Origination Agreement and the 2007E/F Program Determinations.

The Program Start Date for the Bonds is September 19, 2007. Reservations for all Mortgage Loans to be funded with the Bonds must be closed and purchased by the Master Servicer by October 1, 2008 (the "Final Reservation Date").

For Mortgage Loans to be eligible for purchase under the Issuer's 2007E/F Program, (a) an Underwriter Certification must be submitted to and accepted by McWeb (the on-line mortgage reservation system of the Program Administrator) within 45 days of the date a reservation for a loan is made by the Lender (the "Reservation Date"); (b) each loan must be closed and the closed loan package delivered to the Master Servicer within 85 days of the Reservation Date; and (c) each loan must be cleared of any exceptions and purchased by the Servicer within 115 days of the Reservation Date. If an Underwriter Certification is not submitted to and accepted by McWeb within 45 days of the loan reservation, such loan may be cancelled by the Program Administrator, or if a closed loan package has not been delivered to the Master Servicer within 85 days, such loan may be cancelled by the Master Servicer and the Lender may forfeit its right to resubmit a cancelled loan and/or access to the program funding that has been reserved. The Master Servicer shall provide written notice to Lenders for any Mortgage Loans not deemed eligible for purchased by the Master Servicer within 115 days of the Reservation Date. Upon acknowledging receipt of such notice, any such Spot Mortgage Loan which has not been purchased within 115 days of the Reservation Date will be canceled from the 2007E/F Program reservation pipeline. Anything in the foregoing to the contrary notwithstanding, upon closing of a Mortgage Loan by a Lender, the Lender shall deliver the closed Loan package to the Master Servicer for purchase not later than the 20<sup>th</sup> calendar day thereafter in accordance with the provisions of the Agreement.

Purchase Dates shall occur daily as advised by the Master Servicer or as may be listed from time to time in the Lender's Guide.

The Lender may collect from the borrower or seller, (1) all reasonable and customary closing costs and (2) an up-front application fee, to cover actual costs of the credit report and appraisal. In addition, the Lender shall collect from the borrower or seller a Bond Loan Application fee payable to the Program Administrator in an amount equal to \$225.

Maximum Acquisition Price and Income Limits.

Funds available under the 2007E/F Program must be reserved for eligible persons and families as set forth in the Mortgage Origination Agreement. Reservations will be made from available funds on a first-come, first-served basis.

Maximum Acquisition Prices and income limits as of the Application Start Date are as follows:

<u>Income Limit</u>	<u>Purchase Price Limit</u> <u>Existing and New Construction</u>
1-2 family members: \$73,680	\$525,090
3+ family members: \$85,960	

Maximum Acquisition Prices may be redetermined by the Issuer, and provided to the Program Administrator for dissemination to Lenders, from "Safe Harbor" average area purchase prices published from time to time by the United States Treasury Department or from surveys or other compilations of acquisition prices that in the opinion of recognized counsel represent acceptable methods for determination of such average acquisition prices for purposes of Section 143 of the Code and in compliance with any requirements for the County. Acquisition Price limits are also subject to the applicable Fannie Mae or Freddie Mac limits for the County.

Maximum Current Annual Family Income limits may be redetermined by the Issuer and provided to the Master Servicer for dissemination to Lenders, from applicable median income figures published by the United States Department of Housing and Urban Development from time to time.

Repurchase of Mortgage Loans.

Participating Lender hereby agrees to repurchase any Mortgage Loan sold to the Master Servicer, at any time during the life of such Mortgage Loan, upon the occurrence of any of the following events:

- (a) Master Servicer reasonably believes any violations of any rule, regulation, or requirement of Fannie Mae (Fannie Mae), Freddie Mac (Freddie Mac) or any other investor as may be identified in the Bond program, or specific guidelines as outlined in the Bond documents/program manuals; or

- (b) Any false statement, misstatement, or act of omission of material fact contained in the Mortgage Loan documentation resulting from the Participating Lender's negligence or failure to exercise due diligence as disclosed by actual inspection by the Master Servicer or its representative, or otherwise disclosed; or
- (c) Participating Lender fails to obtain private mortgage insurance, if required, or if such insurance or guaranty lapses or for any reason becomes unavailable, as a result of any negligent act or omission by the Participating Lender, or the failure by the Participating Lender to obtain such insurance or guaranty within ninety (90) days from the date of purchase; or
- (d) Master Servicer is required to repurchase any Loan sold by it to GNMA, Fannie Mae or Freddie Mac or any other investor, by reason of a deficiency in or omission with respect to the Mortgage Loan documents, instruments, and agreements, pertaining to any Mortgage Loan; or
- (e) Any representation or warranty made by the Participation Lender under this Agreement or Bond Program Manuals with respect to any Mortgage Loan shall, in the reasonable opinion of the Master Servicer, be, in whole or in part and with or without knowledge of the Participating Lender, false at the time when made by Participating Lender or become false upon the occurrence of subsequent events; or
- (f) Any material fraud, misrepresentation or act of omission with respect to the information submitted on a particular Mortgage Loan is determined to exist by the Master Servicer or another investor. This includes, but is not limited to, Mortgagor or other third party fraud or misrepresentation, and any misrepresentation of Mortgagor's income, funds on deposit, or employment, or of the occupancy status of the Mortgaged Property; or
- (g) Participating Lender's breach of any covenant or obligation to the Master Servicer with respect to the Mortgage Loan under this Agreement, Bond Documents or Bond Program Manuals.

The repurchase price for any Mortgage Loan that the Participating Lender is required to repurchase from the Master Servicer shall be an amount equal to (i) its then unpaid principal balance of the Mortgage Loan on the date of repurchase, plus (ii) the 4% cash assistance provided by the Issuer with respect to such Mortgage Loan, plus (iii) accrued interest, any servicing release premium paid, and direct expenses (including attorney's fees) incurred by the Master Servicer for any actions taken by it concerning, as a result of, or in connection with, any of the events or circumstances set forth herein as cause for repurchase. Master Servicer's exercise of its right to have the Participating Lender repurchase any Mortgage Loan hereunder shall be in addition to, and not in lieu of, any other rights or remedies which Master Servicer may have against the Participating Lender hereunder or under applicable law.

## Homebuyer Education Program

Each Participating Lender shall be responsible for ensuring that every qualified mortgagor under the 2007E/F Program attend an eight (8) hour homebuyer education program. In the case of a mortgagor using mortgage insurance, the program must be one approved by the mortgage insurers participating in the 2007E/F Program. In the case of all other mortgagors, the program must be one approved by HUD.

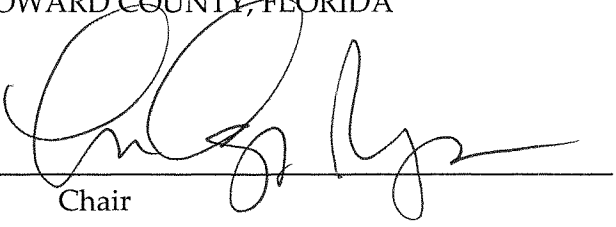
## Indemnification.

The Participating Lender shall protect, indemnify, and hold Master Servicer harmless from and in respect to, any and all losses, liabilities, reasonable costs, and expenses (including attorneys' fees) that may be incurred by Master Servicer with respect to, or proximately resulting from any breach of, any representation, warranty, or covenant of the Participating Lender hereunder. Master Servicer shall be entitled to rely upon the Participating Lender as assembler and preparer of all Mortgage Loan documents, and is under no duty whatsoever to investigate or confirm any of the information set forth therein as to its honesty, accuracy, or completeness. Participating Lender hereby agrees to indemnify and hold the Master Servicer harmless from any claim, loss or other damage to the Master Servicer including reasonable attorneys fees resulting in whole or in part from any inaccuracy or incompleteness in the Mortgage Loan documents or any act or omission by the Participating Lender, its agents and employees, including but not limited to failure to comply with applicable state, federal and local statutes or regulations. To the extent the Participating Lender, its agents or employees, commits an actual wrong, or makes some error or omission in the preparation of any Mortgage Loan or its documents and as a result thereof, and based thereon, the Master Servicer commits an act or omission for which it becomes liable to the Mortgage(s) or any third party and/or a claim or cause of action is instituted against the Master Servicer, the Participating Lender shall and hereby agrees to indemnify and hold Master Servicer harmless from any such loss or damage, including reasonable attorneys fees, resulting therefrom.

These 2007E/F Program Determinations are made and this statement thereof is duly executed as of September 1, 2007.

HOUSING FINANCE AUTHORITY OF  
BROWARD COUNTY, FLORIDA

By: \_\_\_\_\_

A handwritten signature in black ink, appearing to be 'M. G. Lopez', written over a horizontal line.

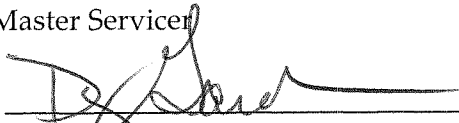
Chair

**MASTER SERVICER'S ACKNOWLEDGMENT AND ACCEPTANCE**

The undersigned, on behalf of CitiMortgage, Inc. (the "Master Servicer"), being duly organized under the laws of the State of New York, and qualified to do business in the State of Florida, hereby acknowledges that it is the Master Servicer under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Master Servicer with respect to the Bonds.

Executed this 19<sup>th</sup> day of September, 2007.

CITIMORTGAGE, INC.,  
as Master Servicer

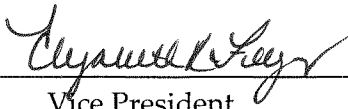
By:   
Name: Danny Gardner  
Title: Senior Vice President

**TRUSTEE'S ACKNOWLEDGMENT AND ACCEPTANCE**

The undersigned, on behalf of The Bank of New York Trust Company, N.A., as trustee (the "Trustee"), being duly organized under the laws of the United States and qualified to do business in the State of Florida, hereby acknowledges that it is a party to that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds for which it is the Trustee, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Trustee with respect to the Bonds.

Executed this 19<sup>th</sup> day of September, 2007.

THE BANK OF NEW YORK TRUST COMPANY,  
N.A., as Trustee

By:   
\_\_\_\_\_  
Vice President

## PROGRAM ADMINISTRATOR'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, Patricia A. Denihan, an individual, d/b/a Denihan And Associates, as Program Administrator (the " Program Administrator"), hereby acknowledges that it is a party to that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds for which it is the Program Administrator, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Program Administrator with respect to the Bonds.

Executed this 19<sup>th</sup> day of September, 2007.

PATRICIA A. DENIHAN, AN INDIVIDUAL,  
D/B/A DENIHAN AND ASSOCIATES, as Program  
Administrator

By:  \_\_\_\_\_

Patricia A. Denihan

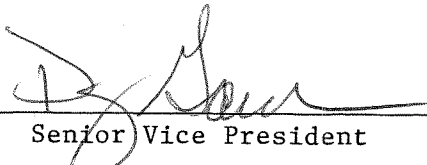
LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, on behalf of CitiMortgage, Inc. (the "Lender"), being duly organized under the laws of the State of New York and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the \_\_\_\_ day of \_\_\_\_\_, 2007.

(SEAL)

By: CitiMortgage, Inc.  
as Lender

By:   
Its: Senior Vice President

By:   
Its: Assistant Secretary

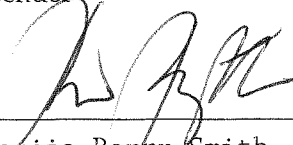
LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE


The undersigned, on behalf of BANKATLANTIC (the "Lender"), being duly organized under the laws of the State of Florida and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 17th day of September, 2007.

(SEAL)

By: BANKATLANTIC  
as Lender

By:   
Its: Marcia Barry-Smith  
Senior Vice President

By:   
Its: Mary R. Harder  
Vice President


LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE


The undersigned, on behalf of Bank of America, N.A. (the "Lender"), being duly organized under the laws of the State of North Carol and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 19 day of September, 2007.

(SEAL)

By: Bank of America, N.A.  
as Lender

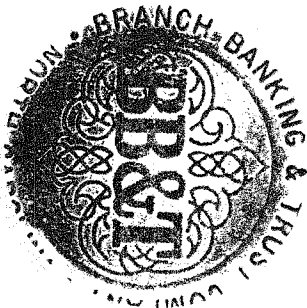
By:   
Its: Vice President

By:   
Its: Business Support lead II

LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, on behalf of BB&T (the "Lender"), being duly organized under the laws of the State of N.C. and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 14<sup>th</sup> day of September, 2007.



By: Branch Banking & Trust Company  
as Lender

By: [Signature]  
Its: Charles R. Andrews, Jr.  
Senior Vice President

By: [Signature]  
Its: Barbara B. Mooring  
Vice President

LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, on behalf of Citi Mortgage Inc (the "Lender"), being duly organized under the laws of the State of New York and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 11 day of September, 2007.



By: Citi Mortgage, Inc.  
as Lender

By: Heather Battaglia  
Its: Vice President

By:

Its:

Jeffrey R. Babin  
Secretary

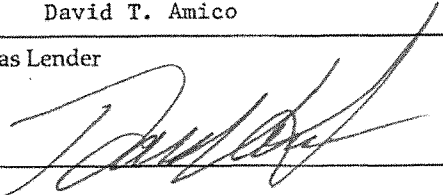
LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, on behalf of Colonial Bank, N.A. (the "Lender"), being duly organized under the laws of the State of Florida and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 19th day of September, 2007.

(SEAL)

By: David T. Amico  
as Lender

By:   
Its:

By: Sherrida Rangel  
Its: Executive Assistant

LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, on behalf of Countrywide Home Loans, Inc. (the "Lender"), being duly organized under the laws of the State of New York and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 19th day of September, 2007.

(SEAL)

By: Countrywide Home Loans, Inc.  
as Lender

By:   
Its: Senior Vice President

By:   
Its: Administrative Assistant


LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE


The undersigned, on behalf of Flagship Financial Services, Inc. (the "Lender"), being duly organized under the laws of the State of Florida and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 13 day of September, 2007.

(SEAL)

By: Flagship Financial Services, inc.  
as Lender

By:   
Its: Jerome Kislia, President

By:   
Its: Gisele Peterson, Secretary

LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, on behalf of JPMorgan Chase NA (the "Lender"), being duly organized under the laws of the State of FL and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 13 day of Sept, 2007.

(SEAL)

By: JPMorgan Chase NA  
as Lender

By: [Signature]  
Its:

By: Patricia Ellis  
Its:

LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

The undersigned, on behalf of Universal American Mortgage Co LLC (the "Lender"), being duly organized under the laws of the State of FLORIDA and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 18 day of September, 2007.

(SEAL)

By: Universal American Mortgage Co LLC  
as Lender

By: Peggy A. Dwyer  
Its: VP

By: [Signature]  
Its: Robert Kirk Park III  
Vice President

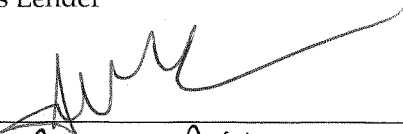
LENDER'S ACKNOWLEDGMENT AND ACCEPTANCE

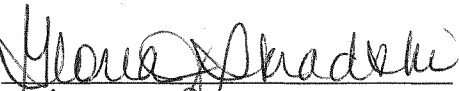
The undersigned, on behalf of Washington Mutual (the "Lender"), being duly organized under the laws of the ~~State of~~ O.T.S. and qualified to do business in the State of Florida, hereby acknowledges that it is a Lender under that certain Master Mortgage Origination and Servicing Agreement, dated as of July 1, 2006, in respect of the Housing Finance Authority of Broward County, Florida 2007E/F Program financed by the Bonds, and further hereby acknowledges and accepts the terms of the foregoing 2007E/F Program Determinations applicable to the Lender with respect to the Bonds.

IN WITNESS WHEREOF, this Lender's Acknowledgment and Acceptance is executed as of the 20th day of September, 2007.

(SEAL)

By: Washington Mutual  
as Lender

By:   
Its: Andrew Pohlmann  
Senior Vice President

By:   
Its: Vice President

**EXHIBIT "A"**  
**LIST OF LENDERS**

**BankAtlantic**

2100 W. Cypress Creek Road  
Fort Lauderdale, FL 33309  
Marcia Barry-Smith  
954-940-5344 phone  
954-940-5460 fax  
[mbarry-smith@bankatlantic.com](mailto:mbarry-smith@bankatlantic.com)

**Bank of America, N.A.**

200 S. College Street  
12<sup>th</sup> Floor, MC: NC1-04-12-21  
Charlotte, NC 28255  
Deborah Watson  
704-386-8712 phone  
704-388-6545 fax  
[deborah.a.watson@bankofamerica.com](mailto:deborah.a.watson@bankofamerica.com)

**Branch Banking & Trust Company**

2713 Forest Hills Road  
Wilson, NC 27893  
Barbara B. Mooring  
252-296-0242 phone  
252-296-0240 fax  
[bbmooring@bbandt.com](mailto:bbmooring@bbandt.com)

**CitiMortgage Inc.**

1000 Technology Drive  
O'Fallon, MO 63368  
Brett Bartlett  
469-220-0680 phone  
469-220-1562 fax  
[brett.b.bartlett@citi.com](mailto:brett.b.bartlett@citi.com)

**Colonial Bank, N.A.**

1580 Sawgrass Corporate Pkwy, Suite 310  
Sunrise, FL 33323  
Marilyn Oliver Lopez  
954-839-1078 phone  
954-839-1189 fax  
[marilyn\\_lopez@colonialbank.com](mailto:marilyn_lopez@colonialbank.com)

**Countrywide Home Loans, Inc.**

6303 Owensmouth Avenue, OM-99  
Woodland Hills, CA 91367  
Tom O'Neill  
847-545-3748 phone  
847-545-7008 fax  
[mrnotify@countrywide.com](mailto:mrnotify@countrywide.com)

**Flagship Financial Services, Inc.**

1500 NW 62<sup>nd</sup> Street, #206  
Ft. Lauderdale, FL 33309  
Giselle Peterson  
954-771-8984 phone  
954-772-5747 fax  
[flagshipfi@aol.com](mailto:flagshipfi@aol.com)

**JP Morgan Chase Bank, N.A.**

**Chase Home Finance**  
8500 SW 117<sup>th</sup> Road, Suite 130  
Miami, FL 33183  
Wendy Durant  
305-598-7700 Ext. 226 phone  
305-351-8260 fax  
[wendy.l.durant@chase.com](mailto:wendy.l.durant@chase.com)

**Universal American Mortgage Co. LLC**

15550 Lightwave Drive, Suite 200  
Clearwater, FL 33760  
727-791-2113 phone  
727-450-2838 fax  
[peggybeghtol@uamc.com](mailto:peggybeghtol@uamc.com)

**Washington Mutual**

75 North Fairway, Mail Stop VHA1C15  
Vernon Hills, IL 60061  
Mary Barclay  
847-549-2242 phone  
847-549-4148 fax  
[AHIPProductDevelopment@wamu.net](mailto:AHIPProductDevelopment@wamu.net)

**SCHEDULE I**

**MORTGAGE LOAN PURCHASE PRICES**

**ASSISTED LOAN: 105.75%**