

SUMMARY OF FORMS AND AGREEMENTS FOR HOUSING ASSOCIATES

** Do Not Include Effective Dates on Agreements **

The following agreements are **Required**:

1. **HLB-101n – Advances, Collateral Pledge and Security Agreement (ACPSA) for Non-Member Mortgages:**
Defines all terms and conditions regarding the extension of advances.
2. **HLB-102 – ACPSA Amendment No. 1:**
Defines the meaning of "Secondary Collateral".
3. **HLB-103 – ACPSA Amendment No. 2:**
Redefines payment delinquency threshold for mortgage collateral. Currently, delinquency threshold is established at 59 days. Mortgage collateral that is currently delinquent 60 days or greater is not considered to be qualifying collateral.
4. **HLB-123 – (a) Non-Member Correspondent Services Agreement (CSA):**
Defines all terms and conditions regarding the customer's use of demand accounts and other HLB correspondent services. These other services include, but are not limited to, deposit programs, securities safekeeping and wire transfers.

HLB-124 – (b) Amendment to Non-Member CSA (Non-Member 1Link Agreement):
Defines all terms and conditions regarding the customer's use of the HLB's secure internet banking system, 1LinkSM. The services offered within the 1Link system include, but are not limited to, deposit programs, securities safekeeping, advances and wire transfers.
5. **HLB-106 – Global Authorization Form (GAF):**
Defines the user entitlements for an individual within the customer's institution and his or her authorization to execute wires, advances, securities safekeeping trades, letters of credit and access to 1Link for accessing reports and/or processing transactions.
6. **HLB-108 – Wire Transfer Agreement:**
Defines all terms and conditions regarding wire transfer services. This form will be provided on an annual basis which indicates your continued use of the HLB's Funds Transfer service constitutes acceptance of those Wire Transfer Terms and Conditions.
7. **HLB-109 – Application for Advances and Commitments for Advances Pursuant to Telephonic Request:**
Defines all terms and conditions regarding future advance applications made verbally via the telephone. This master application eliminates the need for a written application each time an advance is requested.
8. **HLB-113 – Customer Representations and Warranties:**
Customer certifies that each loan pledged to the HLB as collateral or as underlying collateral in a mortgage/asset-backed security complies with local, state, and Federal laws. Agrees to immediately replace non-complying collateral. Indemnifies the HLB.
9. **COL-139 – UCC-1 Filing Information Request Form:**
Customer provides information required for the filing of UCC-1 financing statement.
10. **COL-131 – Schedule of Customer Subsidiary/Affiliate Structures Status of Pledge or Non-Pledge of Assets:**
Customer certifies that all subsidiaries/affiliates and pledge status of the assets held by each. If customer has subsidiaries/affiliates, it must submit a Subsidiary/Affiliate Questionnaire for each.

The following agreements are Optional:

- 11. HLB-119 – Application for Credit Lines Under the Overnight Repricing Advance Program:**
Enables customer to receive a pre-approved credit line for overnight advances to a maximum of 10% of customer assets or \$100 million, whichever is less. Initial non-refundable set-up fee of \$1000 and yearly renewal fee of \$500 are in effect.

- 12. HLB-125 / HLB-126 – Convertible Advance Program (CAP) including:**
Defines all terms and conditions regarding the extension of credit under the convertible advance product.

Bank Disclosure and Customer Certification

- 13. International Swap Dealers Associations, Inc. (ISDA) including:**
Defines all terms and conditions regarding financial instruments such as forwards, swaps (including caps, collars and floors) and options.

Schedule to the Master Agreement
Special Amendment to Advances, Collateral, Pledge and Security Agreement
Form of (Assistant/Corporate) Secretary's Certificate

- 14. COL-130 – Subsidiary/Affiliate Questionnaire:**
Customer provides asset composition and pledge status information on each subsidiary/affiliate. If a subsidiary/affiliate intends to pledge assets, it must submit a tri-party Subsidiary/Affiliate Collateral Pledge and Security Agreement, if not, countersign a Collateral Assurance Letter.