

401 N. Michigan Avenue Suite 700 Chicago IL 60611 312.836.5200 866.324.4431 TDD www.ihda.org

Bruce Rauner, Governor

Dear Borrower:

Congratulations on the purchase of your new home! The Illinois Housing Development Authority (the "Authority") is committed to the financing of single family housing and as a new customer we want to take this opportunity to welcome you to the Authority. We recognize the need to work closely with our borrowers and hope you will find the information provided herein helpful to you.

Your second loan was financed to assist you with your down payment needs and the Note made by you in connection with the second loan is secured by a Second Mortgage. Please review your Note carefully and understand the payment terms you are obligated to.

A second letter will soon follow that will provide you with further direction regarding the servicing of your second loan. If you have any questions or any changes that may impact notices you will receive during the term of your second loan, please contact us at:

Illinois Housing Development Authority 401 N. Michigan Avenue, Suite 700 Chicago, Illinois 60611

Attention: Asset Servicing Department

We may also be contacted directly at 1/877-456-2620 or via email at assetservicing@ihda.org.

Thank you in advance for your cooperation and we look forward to servicing your future needs.

Sincerely,	
Veronica Turnbo	
Asset Servicing Manager	
Acknowledged this day of	, 20
Borrower	
Co-Borrower	_