# APPENDIX I-4 FORMS OF CROSS-DEFAULT AGREEMENTS

**Applicability:** Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Form 11

Each attached form of Cross-Default Agreement is designed to be used for the combination of parties set forth beside its identifying number in the following list:

Form 1 Subsidiary applicant for Issuer status, existing Issuer subsidiary, and Ginnie Mae. Form 2 Two subsidiary applicants for Issuer status and Ginnie Mae. Form 3 Parent applicant for Issuer status, existing Issuer subsidiary, and Ginnie Mae. Form 4 Subsidiary applicant for Issuer status, two existing Issuer subsidiaries, and Ginnie Mae. Form 5 Two existing Issuer subsidiaries and Ginnie Mae. Form 6 Existing Issuer parent, existing Issuer subsidiary, and Ginnie Mae. Form 7 Existing Issuer parent, subsidiary applicant for Issuer status, and Ginnie Mae Form 8 Three existing Issuer subsidiaries, one subsidiary applicant for Issuer status, and Ginnie Mae. Form 9 One existing Issuer subsidiary, three subsidiary applicants for Issuer status, and Ginnie Mae Form 10 Three existing Issuer subsidiaries and Ginnie Mae.

Four existing Issuer subsidiaries, one subsidiary applicant for Issuer status, and Ginnie Mae

OMB No. 2503-0033 (Exp. 04/30/2026)

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The information is required by Section 306(g) of the National Housing Act and/or the Ginnie Mae Handbook, 5500.3, Rev. 1. Ginnie Mae requires this agreement to ensure that when related business entities are concurrently qualified to serve as Ginnie Mae Issuers, each using its own Issuer identification number, that those entities provide Ginnie Mae with additional financial assurances and protections to mitigate risk. The information collected will not be disclosed outside the Department except as required by law.

CROSS-DEFAULT AGREEMENT
This CROSS-DEFAULT AGREEMENT is entered into on this day of, 20, by and between the GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body corporate organized and existing under the laws of the United States within the Department of Housing and Urban Development (hereinafter "Ginnie Mae"), [Subsidiary Issuer 1], a corporation or organization formed under the laws of, and [Subsidiary Issuer 2], a corporation or organization formed under the laws of,
WHEREAS, [Subsidiary Issuer 1] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;
WHEREAS, [Subsidiary Issuer 2] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;
WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;
NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:
1. <u>Issuer Approval</u> . Ginnie Mae approves [Subsidiary Issuer 2] as a Ginnie Mae Issuer and assigns it Issuer number
2. <u>Cross-default</u> . [Subsidiary Issuer 1] and [Subsidiary Issuer 2] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by the other Subsidiary under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle

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Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may

Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of both Subsidiaries in accordance with the related Guaranty

have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.

3.Amendments to Guaranty Agreements. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Executed this	day of	, 20
ATTEST:		[Subsidiary Issuer 1] (Company Name)  By: Name:
	, Secretary	Title: Date:
CORPORATE SEAL		
ATTEST:		[Subsidiary Issuer 2] (Company Name)
	, Secretary	By:
CORPORATE SEAL		
ATTEST:		Government National Mortgage Association
	, Secretary	By:

CORPORATE SEAL

Date: 10/01/07 Form 1-2 Appendix I-4

OMB No. 2503-0033 (Exp. 04/30/2026)

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CROSS-DEFAULT AGREEMENT
This CROSS-DEFAULT AGREEMENT is entered into on this day of, 20, by and between the GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body corporate organized and existing under the laws of the United States within the Department of Housing and Urban Development (hereinafter "Ginnie Mae"), [Subsidiary Issuer 1], a corporation or organization formed under the laws of, and [Subsidiary Issuer 2], a corporation or organization formed under the laws of,
WHEREAS, each of [Subsidiary Issuer 1] and [Subsidiary Issuer 2] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements (each a "Guaranty Agreement") with Ginnie Mae pursuant to the Ginnie Mae MBS Program;
WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;
NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:
1. <u>Issuer Approval</u> . Ginnie Mae approves [Subsidiary Issuer 1] as a Ginnie Mae Issuer and assigns it Issuer number and approves [Subsidiary Issuer 2] as a Ginnie Mae Issuer and assigns it Issuer number
2. <u>Cross-default</u> . [Subsidiary Issuer 1] and [Subsidiary Issuer 2] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to any Guaranty Agreement or Contractual

- Agreement to which it is a party shall constitute an event of default by the other Subsidiary under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of both Subsidiaries in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.
- Amendments to Guaranty Agreements. This Cross-Default Agreement shall constitute an amendment to each Guaranty Agreement that is entered into between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Executed this	day of, 20
ATTEST:	[Subsidiary Issuer 1] (Company Name)
, Secretary	By:
CORPORATE SEAL	
ATTEST:	[Subsidiary Issuer 2] (Company Name)
, Secretary	By:
CORPORATE SEAL	
ATTEST:	Government National Mortgage Association
, Secretary	By:

CORPORATE SEAL

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CROSS-DEFAULT AGREEMENT
This CROSS-DEFAULT AGREEMENT is entered into on this day of
WHEREAS, [Subsidiary Issuer] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae I MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;
WHENEAG IN A 11 II

WHEREAS, [Parent Issuer] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Issuer Approval</u>. Ginnie Mae approves [Parent Issuer] as a Ginnie Mae Issuer and assigns it Issuer number .
- 2. <u>Cross-default.</u> [Subsidiary Issuer] and [Parent Issuer] (each an "Issuer") agree that any event of default by one Issuer pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by the other Issuer under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of both Issuers in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Issuer pursuant to such Guaranty Agreements or Contractual Agreements.

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Executed this		day of	, 20
ATTEST:		[Subsidiary Iss	uer] (Company Name)
		By:	
	, Secretary	Name:	
	, Secretary	Date:	
CORPORATE SEAL			
ATTEST:		[Parent Issuer]	(Company Name)
		By:	
	S. A.	Name:	
	, Secretary	Date:	
CORPORATE SEAL			
ATTEST:		Government N	ational Mortgage Associati
		By:	
	G	Name:	
	, Secretary	Title:	

3.

Amendments to Guaranty Agreements. This Cross-Default Agreement shall constitute an

amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Issuers. This Cross-Default Agreement shall be effective

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#### CROSS-DEFAULT AGREEMENT

This CDOSS DEE	ALU T A CREEMENT is automaticate as this
	AULT AGREEMENT is entered into on this day of,
20, by and between the	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body
corporate organized and ex	isting under the laws of the United States within the Department of Housing
and Urban Development (1	ereinafter "Ginnie Mae"), [Subsidiary Issuer 1], a corporation or organization
formed under the laws of	, [Subsidiary Issuer 2], a corporation or organization formed
under the laws of	, and [Subsidiary Issuer 3], a corporation or organization formed
under the laws of	·
WHEREAS, each	of [Subsidiary Issuer 1] and [Subsidiary Issuer 2] is a Ginnie Mae Issuer in
good standing and has ente	red into one or more Guaranty Agreements (each, a "Guaranty Agreement"),
pursuant to the Ginnie Ma	MBS Program, or Contractual Agreements (each, a "Contractual

WHEREAS, [Subsidiary Issuer 3] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Issuer Approval</u>. Ginnie Mae approves [Subsidiary Issuer 3] as a Ginnie Mae Issuer and assigns it Issuer number \_\_\_\_\_.
- 2. <u>Cross-default.</u> [Subsidiary Issuer 1], [Subsidiary Issuer 2] and [Subsidiary Issuer 3] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by each other Subsidiary under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of the Subsidiaries in accordance with the related Guaranty

Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.

3. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

ATTEST: [Subsidiary Issuer 1] (Co    By:   Name:   Title:   Date:	
CORPORATE SEAL	
ATTEST: [Subsidiary Issuer 2] (Co	
CORPORATE SEAL	
ATTEST: [Subsidiary Issuer 3] (Co    By:	
ATTEST: Government National Mo	ortango Associatios
By:   Name:   Title:   Date:	

Date: 10/01/07 Form 4-2 Appendix I-4

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#### CROSS-DEFAULT AGREEMENT

This CROSS-DEFAULT AGREEM	ENT is entered into on this _	day of	,
20, by and between the GOVERNMENT	NATIONAL MORTGAGE	ASSOCIATION, a	ı body
corporate organized and existing under the la	aws of the United States with	in the Department of	of Housing
and Urban Development (hereinafter "Ginni	e Mae"), [Subsidiary Issuer 1	], a corporation or o	organization
formed under the laws of	, and [Subsidiary Issuer 2], a	corporation or orga	inization
formed under the laws of	•		

WHEREAS, each of [Subsidiary Issuer 1] and [Subsidiary Issuer 2] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Cross-default</u>. [Subsidiary Issuer 1] and [Subsidiary Issuer 2] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by the other Subsidiary under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of both Subsidiaries in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.
- 2. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Executed this		day of, 20
ATTEST:		[Subsidiary Issuer 1] (Company Name)
		Ву:
		Name:
	_ , Secretary	Title:
		Date:
CORPORATE SEAL		
ATTEST:		[Subsidiary Issuer 2] (Company Name)
		D <sub>11</sub> ,
		By: Name:
	, Secretary	Name:
	_ , ,	Date:
CORPORATE SEAL		
ATTEST:		Government National Mortgage Association
		By:
		Name:
	_ , Secretary	Title:
		Date:

CORPORATE SEAL

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#### CROSS-DEFAULT AGREEMENT

This CROSS-DEFAULT AGREEMENT is entered into on this day of
20, by and between the GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body
corporate organized and existing under the laws of the United States within the Department of Housing
and Urban Development (hereinafter "Ginnie Mae"), [Subsidiary Issuer], a corporation or organization
formed under the laws of, and [Parent Issuer], a corporation or organization formed
under the laws of

WHEREAS, each of [Subsidiary Issuer] and [Parent Issuer] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Cross-default</u>. [Subsidiary Issuer] and [Parent Issuer] (each an "Issuer") agree that any event of default by one Issuer pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by the other Issuer under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of both Issuers in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Issuer pursuant to such Guaranty Agreements or Contractual Agreements.
- 2. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Issuers. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Date: 10/01/07 Form 6-1 Appendix I-4

Executed this	(	day of, 20
ATTEST:		[Subsidiary Issuer] (Company Name)
		By: Name:
	, Secretary	Title: Date:
CORPORATE SEAL		
ATTEST:		[Parent Issuer] (Company Name)
		By:
	, Secretary	Name:Title:
	, Secretary	Date:
CORPORATE SEAL		
ATTEST:		Government National Mortgage Association
		By: Name:
	Saaratar:	Name:
	, Secretary	Title: Date:

Date: 10/01/07 Form 6-2 Appendix I-4

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#### **CROSS-DEFAULT AGREEMENT**

This CROSS-DEF	AULT AGREEMENT is entered into on this	day of,
20, by and between the	e GOVERNMENT NATIONAL MORTGAGE	ASSOCIATION, a body
corporate organized and ex	xisting under the laws of the United States within	n the Department of Housing
and Urban Development (	hereinafter "Ginnie Mae"), [Parent Issuer], a cor	poration or organization
formed under the laws of	, and [Subsidiary Issuer], a co	rporation or organization
formed under the laws of	·	

WHEREAS, [Parent Issuer] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, [Subsidiary Issuer] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Issuer Approval</u>. Ginnie Mae approves [Subsidiary Issuer] as a Ginnie Mae Issuer and assigns it Issuer number \_\_\_\_\_.
- 2. <u>Cross-default</u>. [Subsidiary Issuer] and [Parent Issuer] (each an "Issuer") agree that any event of default by one Issuer pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by the other Issuer under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of both Issuers in accordance with the related Guaranty Agreements and Contractual Agreements and to

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pursue any and all other remedies that Ginnie Mae may have against each Issuer pursuant to such Guaranty Agreements or Contractual Agreements.

3. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Issuers. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Executed this		day of	, 20
ATTEST:	_ , Secretary	By: Name: Title:	Company Name)
CORPORATE SEAL			
ATTEST:	_ , Secretary	By: Name: Title:	er] (Company Name)
CORPORATE SEAL			
ATTEST:  CORPORATE SEAL	_ , Secretary	By: Name: Title:	er 3] (Company Name)
ATTEST:	_ , Secretary	By: Name: Title:	tional Mortgage Association
CORPORATE SEAL		Date:	

Date: 10/01/07 Form 7-2 Appendix I-4

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#### CROSS-DEFAULT AGREEMENT

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20, by and between the GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body
corporate organized and existing under the laws of the United States within the Department of Housing
and Urban Development (hereinafter "Ginnie Mae"), [Subsidiary Issuer 1], a corporation or organization
formed under the laws of, [Subsidiary Issuer 2], a corporation or organization formed
under the laws of, [Subsidiary Issuer 3], a corporation or organization formed under
the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the
laws of
WHEREAS, each of [Subsidiary Issuer 1], [Subsidiary Issuer 2], and [Subsidiary Issuer 3] is a
Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a
"Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a

WHEREAS, [Subsidiary Issuer 4] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

"Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter

into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Issuer Approval</u>. Ginnie Mae approves [Subsidiary Issuer 4] as a Ginnie Mae Issuer and assigns it Issuer number \_\_\_\_\_.
- 2. <u>Cross-default</u>. [Subsidiary Issuer 1], [Subsidiary Issuer 2], [Subsidiary Issuer 3], and [Subsidiary Issuer 4] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by each of the other three Subsidiaries under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled

mortgages, pooled Participations and related mortgages and custodial accounts of all four Subsidiaries in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.

3. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Executed this		_ day of	, 20
ATTEST:		[Subsidiary Iss	uer 1] (Company Name)
		Ву:	
		Name:	
	, Secretary	Title:	
		Date:	
CORPORATE SEAL			
ATTEST:		[Subsidiary Iss	uer 2] (Company Name)
		$\mathbf{p}_{\mathbf{v}}$	
		 Name:	
	, Secretary	Title:	
	-	Date:	
CORPORATE SEAL			
ATTEST:		[Subsidiary Iss	uer 3] (Company Name)
		Bv:	
		Name:	
	, Secretary	Title:	
		Date:	

CORPORATE SEAL

ATTEST:		[Subsidiary Issuer 4] (Company Name)
	, Secretary	By:
CORPORATE SEAL		
ATTEST:		Government National Mortgage Association
	, Secretary	By: Name: Title: Date:
CORPORATE SEAL		

OMB No. 2503-0033 (Exp.04/30/2026)

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Ginnie Mae may not collect this information, and you are not required to complete this form, unless it displays a valid OMB control number.

The information is required by Section 306(g) of the National Housing Act and/or the Ginnie Mae Handbook, 5500.3, Rev. 1. Ginnie Mae requires this agreement to ensure that when related business entities are concurrently qualified to serve as Ginnie Mae Issuers, each using its own Issuer identification number, that those entities provide Ginnie Mae with additional financial assurances and protections to mitigate risk. The information collected will not be disclosed outside the Department except as required by law.

### CROSS-DEFAULT AGREEMENT

CROSS-DEFAULT AGREEMENT
This CROSS-DEFAULT AGREEMENT is entered into on this day of, 20, by and between the GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body corporate organized and existing under the laws of the United States within the Department of Housing and Urban Development (hereinafter "Ginnie Mae"), [Subsidiary Issuer 1], a corporation or organization formed under the laws of, [Subsidiary Issuer 2], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of, and [Subsidiary Issuer 4], a corporation or organization formed under the laws of
WHEREAS, [Subsidiary Issuer 1] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;
WHEREAS, each of [Subsidiary Issuer 2], [Subsidiary Issuer 3], and [Subsidiary Issuer 4] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;
WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;
NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:
1. <u>Issuer Approval</u> . Ginnie Mae approves [Subsidiary Issuer 2] as a Ginnie Mae Issuer and assigns it Issuer number, approves [Subsidiary Issuer 3] as a Ginnie Mae Issuer and assigns it Issuer number, and approves [Subsidiary Issuer 4] as a Ginnie Mae Issuer and assigns it Issuer number
2. <u>Cross-default</u> . [Subsidiary Issuer 1], [Subsidiary Issuer 2], [Subsidiary Issuer 3], and [Subsidiary Issuer 4] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to

any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by each of the other three Subsidiaries under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of all four Subsidiaries in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.

3. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Executed this		_day of	, 20
ATTEST:		[Subsidiary	Issuer 1] (Company Name)
		By:	
		Name:	
	, Secretary	Title:	
	-	Date:	
CORPORATE SEAL			
ATTEST:		[Subsidiary	Issuer 2] (Company Name)
		By:	
		Name:	
	, Secretary	Title:	
	- · ·	Date:	
CORPORATE SEAL			
ATTEST:		[Subsidiary	Issuer 3] (Company Name)
		Ву:	
		Name:	
	_ , Secretary	Title:	
		Date:	
CORPORATE SEAL			

Date: 10/01/07 Form 9-2 Appendix I-4

ATTEST:		[Subsidiary Issuer 4] (Company Name)
	, Secretary	By: Name: Title: Date:
CORPORATE SEAL		

ATTEST:		Government National Mortgage Association
	, Secretary	By:
CORPORATE SEAL		

OMB No. 2503-0033 (Exp.04/30/2026)

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The information is required by Section 306(g) of the National Housing Act and/or the Ginnie Mae Handbook, 5500.3, Rev. 1. Ginnie Mae requires this agreement to ensure that when related business entities are concurrently qualified to serve as Ginnie Mae Issuers, each using its own Issuer identification number, that those entities provide Ginnie Mae with additional financial assurances and protections to mitigate risk. The information collected will not be disclosed outside the Department except as required by law.

#### CROSS-DEFAULT AGREEMENT

This CROSS-DEFAULT A	GREEMENT is entered into on this	day of	,
20, by and between the GOVER	NMENT NATIONAL MORTGAGE A	ASSOCIATION, a body	
corporate organized and existing un-	der the laws of the United States withir	the Department of Housin	g
and Urban Development (hereinafte	r "Ginnie Mae"), [Subsidiary Issuer 1],	a corporation or organizati	ion
formed under the laws of	, [Subsidiary Issuer 2], a corpo	ration or organization form	ıed
under the laws of	_, and [Subsidiary Issuer 3], a corporati	on or organization formed	
under the laws of	·		

WHEREAS, each of [Subsidiary Issuer 1], [Subsidiary Issuer 2], and [Subsidiary Issuer 3] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Cross-default.</u> [Subsidiary Issuer 1], [Subsidiary 2], and [Subsidiary Issuer 3] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall constitute an event of default by each of the other two Subsidiaries under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of all three Subsidiaries in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.
- 2. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Date: 10/01/07 Form 10-1 Appendix I-4

Executed this		day of	, 20
ATTEST:		[Subsidiary	Issuer 1] (Company Name)
	_ , Secretary	Title:	
CORPORATE SEAL			
ATTEST:	_ , Secretary	By: Name: Title:	Issuer 2] (Company Name)
CORPORATE SEAL			
ATTEST:	_ , Secretary	By: Name: Title:	Issuer 3] (Company Name)
CORPORATE SEAL			
ATTEST:	_ , Secretary	By: Name: Title:	t National Mortgage Association
CORPORATE SEAL		Date:	

OMB No. 2503-0033 (Exp. 04/30/2026)

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The information is required by Section 306(g) of the National Housing Act and/or the Ginnie Mae Handbook, 5500.3, Rev. 1. Ginnie Mae requires this agreement to ensure that when related business entities are concurrently qualified to serve as Ginnie Mae Issuers, each using its own Issuer identification number, that those entities provide Ginnie Mae with additional financial assurances and protections to mitigate risk. The information collected will not be disclosed outside the Department except as required by law.

#### CROSS-DEFAULT AGREEMENT

20, by and between	DEFAULT AGREEMENT is entered into on this day of, n the GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a body
corporate organized an	nd existing under the laws of the United States within the Department of Housing
and Urban Developme	ent (hereinafter "Ginnie Mae"), [Subsidiary Issuer 1], a corporation or organization
formed under the laws	s of, [Subsidiary Issuer 2], a corporation or organization formed
under the laws of	, [Subsidiary Issuer 3], a corporation or organization formed under
the laws of	, [Subsidiary Issuer 4], a corporation or organization formed under the laws
of ,	and [Subsidiary Issuer 5], a corporation or organization formed under the laws of
	—

WHEREAS, each of [Subsidiary Issuer 1], [Subsidiary Issuer 2], [Subsidiary Issuer 3], and [Subsidiary Issuer 4] is a Ginnie Mae Issuer in good standing and has entered into one or more Guaranty Agreements (each, a "Guaranty Agreement"), pursuant to the Ginnie Mae MBS Program, or Contractual Agreements (each, a "Contractual Agreement"), pursuant to the Ginnie Mae II MBS Program, with Ginnie Mae and may enter into additional Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, [Subsidiary Issuer 5] has applied to Ginnie Mae for approval as a Ginnie Mae Issuer and may enter into one or more Guaranty Agreements with Ginnie Mae pursuant to the Ginnie Mae MBS Program;

WHEREAS, Ginnie Mae requires that when related entities are qualified to serve as Ginnie Mae Issuers at the same time with separate Issuer numbers, those entities must provide Ginnie Mae with additional financial assurances and protections;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

- 1. <u>Issuer Approval</u>. Ginnie Mae approves [Subsidiary Issuer 5] as a Ginnie Mae Issuer and assigns it Issuer number \_\_\_\_\_.
- 2. <u>Cross-default</u>. [Subsidiary Issuer 1], [Subsidiary Issuer 2], [Subsidiary Issuer 3], [Subsidiary Issuer 4], and [Subsidiary Issuer 5] (each a "Subsidiary") agree that any event of default by one Subsidiary pursuant to any Guaranty Agreement or Contractual Agreement to which it is a party shall

constitute an event of default by each of the other four Subsidiaries under each Guaranty Agreement or Contractual Agreement to which it is a party. Such a cross-default shall entitle Ginnie Mae to perfect its rights in all of the pooled mortgages, pooled Participations and related mortgages and custodial accounts of all five Subsidiaries in accordance with the related Guaranty Agreements and Contractual Agreements and to pursue any and all other remedies that Ginnie Mae may have against each Subsidiary pursuant to such Guaranty Agreements or Contractual Agreements.

3. <u>Amendments to Guaranty Agreements</u>. This Cross-Default Agreement shall constitute an amendment to each existing Guaranty Agreement or Contractual Agreement and to each future Guaranty Agreement between Ginnie Mae and one of the Subsidiaries. This Cross-Default Agreement shall be effective from the date hereof until otherwise terminated by the written agreement of the parties hereto.

Executed this		day of	, 20
ATTEST:	_ , Secretary	[Subsidiary Issuer 1] (Company Name)  By: Name: Title: Date:	
CORPORATE SEAL			
ATTEST:	_ , Secretary	By: Name: Title:	uer 2] (Company Name)
CORPORATE SEAL			
ATTEST:	_ , Secretary	By: Name: Title:	uer 3] (Company Name)
CORRORATE CEAL			

CORPORATE SEAL

ATTEST:		[Subsidiary Issuer 4] (Company Name)
	, Secretary	By: Name: Title: Date:
CORPORATE SEAL		

ATTEST:		[Subsidiary Issuer 5] (Company Name)
	_ , Secretary	By: Name: Title: Date:
CORPORATE SEAL		
ATTEST:		Government National Mortgage Association
	_ , Secretary	By: Name: Title: Date:

CORPORATE SEAL