

Bank of America, N.A.
225 W. Hillcrest Drive
Mail Stop: CA6-918-03-18
Thousand Oaks, CA 91360

Carrington Mortgage Services, LLC
1600 South Douglass Road
Suites 110 & 200-A
Anaheim, CA 92806

August 18, 2017

Housing Finance Authority of Manatee County
435 12th Street West
Suite 117
Bradenton, FL 34205
Attn: Angela Abbott, Esq.

Re: Origination and Servicing Agreement dated as of December 1, 2009, is entered into by and among each lending institution; The Bank of New York Mellon Trust Company, N.A.; Bank of America, N.A.; and the Housing Finance Authority of Manatee County, Florida (the "Servicing Agreement")
Transfer of Servicing Rights

Ladies and Gentlemen:

As you know, Bank of America, N.A. ("BANA") currently acts as servicer for the mortgage loans identified on the schedule attached to this letter (the "Mortgage Loans") under the above-captioned Servicing Agreement.

The purpose of this letter is to inform you that BANA has arranged the sale of the servicing rights for the Mortgage Loans to Carrington Mortgage Services, LLC ("CMS") and to request your consent to the transfer of servicing to CMS. BANA has signed a letter of intent with CMS and we are currently in the process of negotiating definitive deal documentation. In connection with the sale, BANA will assign with respect to each Mortgage Loan all of its rights and responsibilities under the Servicing Agreement to CMS, and CMS will assume all of BANA's rights and obligations under the Servicing Agreement from and after the date of the transfer of servicing for such Mortgage Loan (each such date, an "Effective Date"). CMS will not assume liability for any actions or omissions of BANA under the Servicing Agreement with respect to any Mortgage Loan prior to the related Effective Date. Following the Effective Date for a Mortgage Loan, BANA will be released from any responsibility (except as provided above) for the servicing of such Mortgage Loan pursuant to the terms of the Servicing Agreement or otherwise. We expect the Effective Date will occur on or before October 31, 2017, provided, however, that the Effective Date with respect to some or all of the Mortgage Loans may be thereafter as long as we provide you with notice of the new Effective Date.

As of year-end 2014, 2015 and 2016, CMS reported a total servicing portfolio with an outstanding principal balance of approximately \$23,872,797,000, \$44,848,720,000 and \$51,321,481,000, respectively. CMS is a high-touch residential servicer and special servicer led by a seasoned team of financial services industry professionals who have decades of experience in working with customers and investors on a national scale. CMS is based in Orange County, California with additional operations in Westfield, Indiana and Plano, Texas. CMS is an approved servicer for HUD/FHA, Ginnie Mae, Freddie

Mac and Fannie Mae, and is also licensed to service loans in all fifty states, Puerto Rico and the District of Columbia. As of December 2016, CMS had a Fitch Ratings primary servicer rating of "RPS3," Outlook Stable and special servicer rating of "RSS3," Outlook Stable.

If you have any questions in connection with the assignment or the request for consent, please feel free to contact Brian Porter, a Senior Vice President at BANA. He can be reached by telephone at (805) 577-3900 or by e-mail at brian.r.porter@bankofamerica.com. You can also contact our attorney Amy Sunshine at Sidley Austin LLP with any questions in connection with the assignment or the request for consent. She can be reached by telephone at (212) 839-8514 or by e-mail at asunshine@sidley.com.

With respect to CMS, please feel free to contact Victor Rivas, Vice President, Client Relations regarding the transfer of servicing or if you have any other questions or concerns. He can be reached by telephone at (949) 517-5512 or by email at Victor.Rivas@carringtonms.com.

As required by Section 5.09 of the Servicing Agreement, we hereby request that you consent to the transfer of servicing to CMS by executing the attached consent and returning it to BANA at the above address, Attn: Brian Porter.

[signature page follows]

Thank you, in advance, for your prompt attention to this matter.

Very truly yours,

Bank of America, N.A.

By: 

Name: *Brian Porter*

Title: *Senior Vice President*

Carrington Mortgage Services, LLC

By: 

Name:

Title:

Enclosure: Mortgage Loan Schedule
Consent

Mortgage Loan Schedule

ACCT#	231212425	223275537	207406520
234866606	231196588	223273935	200302917
232577665	231171751	223054363	199294831
232323400	231091901	222312747	194625116
232312217	231056884	221537916	186254662
232300127	230905975	221412076	186254302
232285049	230832644	221230363	186214177
232205516	230575432	217626877	186070847
232174802	230385130	217617836	185873334
232073322	230113112	217395580	184980596
232043761	230083046	217197656	184834042
231993139	230045481	216974236	184706850
231939308	229675734	216806292	184373688
231918721	229631022	216640661	174305579
231888657	229529056	216000174	171728582
231806159	229397987	215400703	152422891
231803741	229257937	214821760	136703561
231660571	229133441	213845220	130232308
231602613	227212552	213426099	129259458
231546696	225068885	209864635	109142947
231447063	224865827	208600758	
231363026	224820970	208102543	
231322125	224429344	208102103	
231224138	223562364	208040471	

CONSENT TO TRANSFER OF SERVICING

Reference is made to the letter (the "Letter") dated August 18, 2017, addressed to us from Bank of America, N.A. and Carrington Mortgage Services, LLC. Capitalized terms used herein and not otherwise defined have the meaning set forth in the Letter. We, the Housing Finance Authority of Manatee County, Florida, hereby consent to the transfer of servicing rights from BANA to CMS under the Servicing Agreement, as described in the letter from BANA and CMS to us dated as of August 18, 2017. This Consent is contingent upon the written agreement of CMS to assume all of the Master Servicer's obligations under the Servicing Agreement, including but not limited to, the representations and warranties set forth in Section 2.04, and the consents of the Compliance Agent and GNMA."

We understand that a copy of the assignment of servicing rights will be provided to us on or after the Effective Date.

HOUSING FINAN AUTHORITY OF MANATEE
COUNTY, FLORIDA

By: _____

Name: James J. Heagerty, Jr.

Title: Chairman

Date: October 10, 2017