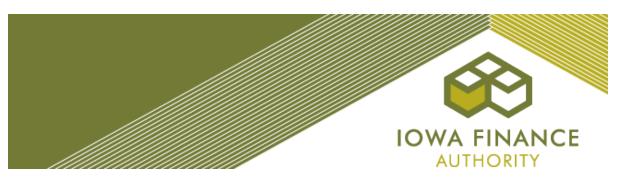
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March 20, 2020

Verbal Verification of Employment Requirement

The Iowa Finance Authority's Master Servicer, Idaho Housing and Finance Association has asked us to provide the following information to our lender partners:

Verbal Verification of Employment (VVEO) is required in the loan file before Idaho Housing and Finance Association can purchase the loan. Effective immediately, the VVOE will be required as a pre-purchase condition.

For more information or questions, please contact the <u>Homeownership Team</u>.

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