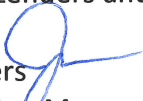




MEMORANDUM

VIA E-MAIL

TO: All WVHDF Lenders and Partners

FROM: Jon M. Rogers 
Senior Division Manager-Single Family Lending

DATE: April 10, 2024

SUBJECT: Recent Staffing Changes

Many of you have recognized recent changes in the titles of Justin Hylbert and Tricia Poe that became effective a couple of weeks ago. Tricia is now our Loan Closing and Pipeline Manager and Justin is now our Business Development and Loan Origination Manager. These titles reflect a change in their roles and responsibilities at the Fund and will allow us to better align their respective strengths and experiences with the needs of the organization.

In her new role Tricia will continue to manage our pipeline which includes your new and existing loan reservations and the preparation and delivery of our rate sheets and has now added responsibility for loan funding and closing which most importantly to our lenders means the preparation and delivery of our 2nd mortgage documents and funds and the daily purchase of loans.

Justin Hylbert continues to be your primary point of contact for the business relationship that your company has with the Fund which includes program and operational support, lender training and development and maintenance of our Single Family Procedural Guide which provides you with our policies and procedures.

Kay Bowe is of course our Underwriting and Post-Closing Manager and all matters relating to those areas should continue to be routed to her.

If you have any questions, please direct them to me or any of the managers mentioned herein.

Thank you.