

Important Notice Regarding Offering Documentation In Connection With GSE Securities

Rice Securities, LLC d/b/a Rice Financial Products Company has adopted the Securities Industry and Financial Markets Association's ("SIFMA") revised guidelines with respect to its obligation to deliver offering documentation in connection with securities issued by Government Sponsored Enterprises ("GSEs"). The revised guidelines provide for an "access = delivery" model that permits Rice Financial to comply with its delivery obligations by providing you with access via a publicly accessible internet website and informing you that you are entitled to receive a printed copy should you so choose. A printed copy of the offering materials is available upon request by calling Rice Financial at 888-740-RICE, or by calling your designated Rice Financial Account Executive. Accordingly, please be advised that term sheets, pricing supplements and financial reports (including notices and circulars) for transactions in newly issued Federal Home Loan Bank (FHLB), Federal National Mortgage Association (FNMA), Federal Farm Credit Bank (FFCB), Federal Home Loan Mortgage Corporation (FHLMC) and Government National Mortgage Association (GNMA) securities can be obtained by visiting their respective websites directly:

Government Sponsored Enterprise Debt

www.fhlb-of.com

http://www.fanniemae.com/portal/funding-the-market/mbs/index.html (mortgage backed)

http://www.fanniemae.com/portal/funding-the-market/debt/index.html (debt securities)

www.farmcredit-ffcb.com

www.freddiemac.com/debt/ (debt securities)

www.freddiemac.com/mbs/ (mortgage backed)

https://www.ginniemae.gov/investors/multiclass_resources/Pages/baseProspectuses.aspx (multiclass securities)

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