

EXHIBIT 1

NORTH DAKOTA HOUSING FINANCE AGENCY HOME MORTGAGE FINANCE PROGRAM (FirstHome)

PROGRAM DIRECTIVE NO. 119

MAXIMUM ANNUAL INCOME

The following Program Directive will serve as written notice of the applicable “Maximum” “Annual Income” (as defined in the 1994 Mortgage Purchase Agreement dated as of August 3, 1994) for an Eligible Mortgagor of a Mortgage Loan. These Maximum Annual Income limits are **effective for Mortgage Loans in which the Reservation is dated on or after the herein effective date June 1, 2022.**

Maximum Annual Income

FirstHome/Start/HomeAccess

County	Family Size Less than 3	Family Size 3 or More
Williams	\$111,900	\$128,685
Mercer	\$108,800	\$125,120
Stark	\$106,800	\$122,820
Burleigh/Morton/Oliver	\$102,600	\$117,990
Cass	\$100,500	\$115,575
All Other Counties	\$96,800	\$111,320

Effective date of this Program Directive No. 119: **June 1, 2022**