Exhibit 2

Mr. Troy Bolander, Manager
Planning and Community Development
City of Joplin
602 S. Main St.
Joplin, MO 64801

August 26, 2014

Re: Engagement Letter Agreement between the City of Joplin (City) and Deloitte Financial Advisory Services LLP (Deloitte), dated April 22nd, 2013.

Dear Mr. Bolander,

The City and Deloitte agree to modify the above engagement letter to include the following additional tasks to be executed by Deloitte. Deloitte will provide Activity Delivery task support for the implementation of the Joplin Homebuyers Assistance Program (J-HAP). Deloitte shall perform the following tasks under the existing terms and conditions of our agreement.

Step 1 -Assist the City to evaluate the income eligibility of J-HAP applicants

Current Tasks

Deloitte has been performing the following tasks:

- Application intake assistance
- Intake documentation assistance
- Assisting with applicant income review
- Supporting income eligibility calculation/verification
- Assistance with preparing preliminary income approval letter to applicants
- Supporting document retention of active applicant hardcopy files
- Assisting with generation of applicant assistance letter
- Assist City with applicant issue resolution process

Additional Tasks

Deloitte is to provide the following additional tasks:

- Prepare initial income determination recommendation
- Produce draft applicant approval/denial letter
- Provide clerical administrative support to assist with processing applicant income determination letters.
- Provide originals and copies of all active applicant files for record keeping and archival to the City
- Provide online storage of all J-HAP files
- Assist in the development of J-HAP formal Policy and Procedures Manual

Under the direction of the City and in accordance with the J-HAP Policies and Procedures, Deloitte will meet with J-HAP applicants as necessary to inform potential applicants of the J-HAP criteria and explain

the J-HAP application process. Deloitte will also receive required J-HAP application documentation, and review the application for completeness and in compliance with the J-HAP Policies and Procedures, to facilitate the City to make a preliminary income eligibility determination regarding the applicant's application. Following the City's preliminary income determination, Deloitte will prepare the applicant's income eligibility determination letter for the City, which will be signed by the City and then delivered to the applicant. The City shall be responsible for reviewing application recommendations provided by Deloitte and making official decisions regarding the eligibility of each applicant.

Step 2 - Assist the City to gather appropriate property-related information to the City to make a J-HAP Environmental Review Record (ERR) eligibility determination

Current Tasks

Deloitte is currently performing the following tasks:

- Prepare property determination letter
- Assist with property determination letter delivery to applicant
- Assist City with applicant issue resolution

Additional Tasks

Deloitte to provide the following additional tasks:

- Process property assessment request and prepare appropriate environmental review records for approval by the City
- Prepare property assessment notification letter for review by the City
- Take property image (and include on SharePoint)
- Conduct environmental review of identified new construction properties according to "Categorical Exclusion, Not Subject To" requirements outlined in CFR 58.5.
- Prepare property determination letter
- Assist City with data reporting requirements
- Provide administrative support for the City's applicant appeal process

Under the direction of the City and in accordance with the J-HAP Policies and Procedures, Deloitte will collect identified property-related information described in the J-HAP ERR checklist. Deloitte will review the information for completeness and compliance with the J-HAP Policies and Procedures prior to delivering it to the City; the City will then make the final J-HAP property eligibility review determination. Following the City's property eligibility review determination, Deloitte will prepare the applicant's property eligibility determination letter for the City, which will be signed by the City and then delivered to the applicant.

Step 3 - Grant Application Closing

Current Tasks:

Deloitte is currently performing the following tasks:

- Prepare J-HAP forgivable loan agreement request
- Assist with and verify J-HAP Agreement execution
- Assist with non-legal preparation of the applicant's occupancy agreement for the City and verify signing of occupancy agreement by applicant
- Distribute Closing guidance to applicant
- Prepare J-HAP final award letter for City's delivery to the applicant
- Review and verify Final Settlement Statement against check list requirements
- Assist City with applicant issue resolution

Additional Tasks

Deloitte to provide the following additional tasks:

- Collect closing documents for record keeping
- Scan closing documents into SharePoint
- Prepare draft J-HAP final award letter for the City's review
- Distribute closing documents to lenders after they have been executed by the City and Applicant
- Assist with communicating status of loan closings to lenders and title companies
- Review final Settlement Statements, and closing documents for completeness and conformance with check list requirements
- Prepare draft Closing instrument for review by the City
- Prepare grant check request for approval and execution by the City
- Collect final recorded documents and provide them to the City for record keeping and archival.

Under the direction of the City and in accordance with the J-HAP Policies and Procedures, Deloitte will collect copies of the applicant's home purchase financing and property title documentation. Deloitte will review this information for completeness and in compliance with the J-HAP Policies and Procedures, and then deliver this information to facilitate the City's final J-HAP grant approval determination.

Provide Access to Electronic Files

Deloitte shall provide City with electronic access via SharePoint to applicant files and supporting documentation. Electronic access shall be provided during the City's normal business hours. This service is provided as a convenience for the City and only informal training and technical support shall be provided. Access shall be strictly limited to City, Deloitte and Deloitte subcontractor personnel who require access to perform J-HAP related tasks.

Deloitte will provide City with electronic copies of documents and related data for its own record keeping as applications are finalized. After these documents and related data have been delivered, they will be removed from the SharePoint site. No applicant data shall be stored or retained by Deloitte after the expiration of this agreement or the completion of services.

City's Responsibilities

- City shall be responsible for reviewing, approving and signing all forms and correspondence to applicants, lenders, and regulators.

- When required, work will be supervised by the City Attorney or other counsel as may retained by the City. (Deloitte does not engage in the practice of law and does not provide legal services.)
- City shall be responsible for notifying Deloitte when its employees require day-to-day access to electronic files as a result of their job duties related to J-HAP, and within one business day of no longer requiring such access (e.g., change of job duties, change of employment status with the City of Joplin, etc.).
- City shall require its personnel who require access to applicant data to complete any training required by Deloitte before accessing the system.
- City shall be responsible for its own data and network security, including but not limited to antivirus and intrusion prevention when accessing Electronic Files.
- City will be responsible for maintaining its own records.

Schedule

Deloitte will provide this additional support starting on July 15, 2014 and expects to complete these tasks by July 15, 2015 or as directed by the City.

Additional Fees, Expenses and Assumptions

Deloitte's estimated costs for performing these additional tasks per month are provided in the following table. Deloitte will invoice the City for these tasks on a time and materials basis in accordance with the terms of our engagement letter. The costs associated with J-HAP tasks performed by Deloitte will be treated as Activity Delivery Costs, and the City will not deduct these invoiced expenses from the Grant Administration Budget outlined on page 6 of our engagement letter with the City.

Marketing Activities	$	3,750
Project Oversight	$	8,055
Ongoing Operations	$	69,440
Total	**$**	**81,245**

We are estimating the period of performance for provision for these services to be 12 months, unless otherwise directed by the City. We are requesting an increase to our contract value with the City for $974,940. Professional service rates are as per our engagement letter.

If you agree to this modification to our contract, please sign the enclosed copy of this letter in the space provided and return it to me. If you have any questions, please call me at (202) 879-5637. We appreciate the opportunity to work for you and look forward to your prompt response.

Very truly yours,

DELOITTE FINANCIAL ADVISORY SERVICES LLP

By: Rizwan Shah, Director

Deloitte Financial Advisory Services LLP

Accepted by: City of Joplin, Missouri

By:

Title:

Date: