

**MISSISSIPPI HOME CORPORATION
MORTGAGE CREDIT CERTIFICATE PROGRAM
LENDER CLOSING CERTIFICATE**

_____ ("the Lender") states the following: **The Lender has received a Commitment Application and Affidavit submitted by:**

Name _____ Name _____
("Mortgagor") ("Co-Mortgagor")

SS# _____ SS# _____

The commitment Application and Affidavit was submitted in connection with application for financing ("the mortgage loan") of the purchase of a single family residence located at: (state street, city, county and zip).

The Lender has also received and reviewed the Seller Affidavit submitted by the seller of the property shown above and finds no reason to question the truth or completeness of this Affidavit.

(Check Statement (a) or (b) regarding Federal Tax Returns)

- (a) _____ The Lender has obtained true, complete, signed copies of the Mortgagors Federal Income Tax Returns for three (3) year period prior to _____ (date of the loan application) or such other verification acceptable pursuant to the MCC Program. Said tax returns or other verification have been previously submitted to MHC.
- (b) _____ There is no requirement to obtain the Mortgagor's Federal Income Tax Returns as the Residence is located in a targeted area.

The Lender is not aware of any facts or circumstances that would cause it to question the truth or completeness of any portion of such Commitment Application and Affidavit. In the course of processing the documents concerning the Mortgagor's Application prior to executing the mortgage, nothing has come to the Lender's attention which would lead it to believe that any information supplied by the Mortgagor or any other party is false or misleading.

After completion of all underwriting, investigation, and verification the Lender has approved the mortgage loan in the amount of \$ _____ Dollars (\$ _____), which is Certified Indebtedness amount.

The residence is a _____, (insert ? new, never occupied? or ? existing, previously occupied?) single family residence located in the State of Mississippi and is reasonably expected to become the Mortgagor's principal residence within sixty (60) days after the mortgage loan closing.

AFTER REASONABLE INVESTIGATION THE LENDER HEREBY CERTIFIES THAT:

The financing which the Mortgagor has received has not been used to acquire or replace an existing mortgage or land contract on the residence, unless the previously existing mortgage or land contract was a construction loan, bridge loan, or other temporary financing, none of which had an initial term in excess of twenty four (24) months.

The Mortgagor did not receive any portion of the financing of this mortgage loan from a qualified bond program.

To the best knowledge of the Lender, based upon reasonable investigation, neither the Lender, the Mortgagor, nor the Seller of the residence have made any negligent or fraudulent, material misstatements in connection with the Mortgagor's Application for a Mortgage Credit Certificate. The Lender has fully completed the attached MCC 007 (" Mortgage Credit Certificate Program Data Summary") and believes the information to be true and accurate.

BY: _____

Title: _____

Date: _____