

**LENDERS CLOSING CERTIFICATE**

**BORROWER:** \_\_\_\_\_

**CO-BORROWER:** \_\_\_\_\_

**PROPERTY ADDRESS:** \_\_\_\_\_  
\_\_\_\_\_

The Lender has with due diligence, verified the information in the affidavits of the above Eligible Borrower(s) and has determined the information to be true and correct. The Lender has verified that:

1. The Eligible Borrower has had no present ownership interest in his principal residence within the last three- (3) years for properties located in non-targeted areas.
2. The Residential Housing Unit is located in a \_\_\_\_\_ area of the state.
3. Total gross annualized income of all persons intending to occupy the residence is \$ \_\_\_\_\_ that does not exceed the limit of \$ \_\_\_\_\_ for property in \_\_\_\_\_ County.
4. The acquisition cost of the residence does not exceed the maximum acquisition cost of \$ \_\_\_\_\_ for \_\_\_\_\_ homes in \_\_\_\_\_ County.
5. The land being purchased does not exceed the amount necessary to maintain basic livability of the housing unit.
6. The Residential Housing Unit must be occupied by the Borrower as his/her principal residence within sixty- (60) days of loan closing.
7. The mortgage loan is not being used to refinance, acquire or replace an existing loan or mortgage of the Borrower.
8. The lender also certifies the following Borrower(s) and Property information to be accurate:

Borrower Name: \_\_\_\_\_ Co-Borrower Name: \_\_\_\_\_

Borrower SS #: \_\_\_\_\_ Co-Borrower SS#: \_\_\_\_\_

Age \_\_\_\_\_ Sex \_\_\_\_\_ Race \_\_\_\_\_ Age \_\_\_\_\_ Sex \_\_\_\_\_ Race \_\_\_\_\_

Marital Status \_\_\_\_\_ Marital Status \_\_\_\_\_

Gross Family Income: \$ \_\_\_\_\_

Number of adults \_\_\_\_\_ in family, number of children \_\_\_\_\_ in family.

Has the Mortgageor/Co-Mortgagor ever owned a residence during the last three- (3) years? \_\_\_\_\_

Age of Residence \_\_\_\_\_, Number of Bedrooms \_\_\_\_\_, Number of Bathrooms \_\_\_\_\_, Sq. Footage \_\_\_\_\_.

Amount of Mortgage at closing \$ \_\_\_\_\_, Date loan closed \_\_\_\_\_.

Sales Price \$ \_\_\_\_\_, Appraised value \$ \_\_\_\_\_, Private Mortgage Insurer \_\_\_\_\_.

On the basis of the foregoing, I hereby represent and warrant that: (1) the mortgage loan is in conformance with the provisions of Section 143 of the Internal Revenue Code of 1986 as amended; and that the Lender has reviewed the Borrowers application and the Borrower's and Seller's affidavits for conformity with the provisions of Section 143 of the Internal Revenue Code of 1986 as amended; (2) the mortgage loan has been underwritten in accordance with the Mortgage Origination Agreement and has been made to an Eligible Borrower; (3) information supplied by the Lender has been accurately stated and the Lender knows of no material misstatement or omission in information supplied by the Borrower or the Lender in Connection with the Mortgage Loan; (4) the Lender is in full compliance with the Mortgage Origination Agreement.

I am duly authorized and empowered to execute this certificate by and on behalf of the Lender

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Company