

**Borrower Certification**

Freddie Mac Loan Number

Property Name

City, State, Zip

Borrower certifies to Lender, with respect to the damage resulting from (reason for damage) \_\_\_\_\_, sustained on (date of loss) \_\_\_\_\_, that each of the following is true:

*Note: All capitalized terms have the meanings given to them in the Loan Documents.*

1. The Mortgaged Property has been restored to the condition existing prior to the date of damage.
2. All repairs have been completed (i) in a workmanlike manner and that the work is free and clear of any and all liens, claims and encumbrances, and (ii) in compliance with all applicable building codes and zoning ordinances.
3. All contractors, subcontractors and suppliers who provided labor or materials in connection with the repairs to the property have been paid in full, excepting any claim(s) which Borrower intends to contest and which are listed on Exhibit A to this Certificate.
4. No claim exists against Borrower or against the Mortgaged Property out of which a lien based on furnishing labor or materials exists or might ripen, excepting any claim(s) which Borrower intends to contest and which are listed on Exhibit A to this Certificate.
5. If Borrower is contesting any claim(s) as described in Section 3 or 4, then money remaining in the insurance disbursement account is sufficient to make payment of the full amount which might be payable in order to satisfy those claim(s).

Borrower: \_\_\_\_\_

Printed: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Exhibit A

Contested Claims

Describe each claim, or insert "N/A":

[Empty text box for describing contested claims]