



Borrower Certification

Freddie Mac Loan Number

Property Name

City, State, Zip

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

Borrower certifies to Lender that with respect to the Repairs listed on Exhibit A to this Certification and set forth in the Repair Schedule of Work found in Loan Agreement Exhibit C or Loan Agreement Section 1.03 (Reserve Funds, Capital Improvements and Repairs), as applicable, each of the following is true:

1. All money disbursed to date from the Repair Reserve Fund pursuant to the Loan Agreement has been used for Repairs.
2. The Repairs have been completed in compliance with all applicable building codes and zoning ordinances.
3. No claim exists against Borrower or against the Mortgaged Property out of which a lien based on furnishing labor or material exists or might ripen, excepting any claim(s) which Borrower intends to contest and which are listed on Exhibit B to this Certification.
4. If Borrower is contesting any claim(s) as described in Section 4, then the money in the Repair Reserve Fund is sufficient to make payment of the full amount which might be payable to satisfy those claim(s).

Borrower:

Printed:

Signature:

Date:

Exhibit A

List Completed Items:

[Empty rectangular box for listing completed items]

Exhibit B

Contested Claims

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

[Empty box for describing claims or inserting "N/A"]