

Borrower Certification

Freddie Mac Loan Number

Project Name

City, State, Zip

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

Borrower certifies to Lender, with respect to the Repairs set forth in Exhibit C (Schedule of Work) to the Loan Agreement executed by Borrower in connection with the Loan, that each of the following is true:

1. With respect to all Repairs listed as "Complete" in Exhibit B to this Certificate,
 - (a) all money disbursed to date from the Repair Reserve Fund pursuant to the Loan Agreement has been used for Repairs, and
 - (b) the Repairs have been completed in compliance with all applicable building codes and zoning ordinances.

2. 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 A to this Certificate.

3. If Borrower is contesting any claim(s) as described in Section 2, then the money in the Repair Reserve Fund is sufficient to make payment of the full amount which might be payable in order to satisfy those claim(s).

4. The Repairs designated as "Incomplete" on Exhibit B remain incomplete. Borrower will do one of the following prior to the applicable Completion Date:
 - (a) Complete each Incomplete Repair.
 - (b) Submit an extension request to Lender.

Borrower: _____

Printed: _____

Signature: _____

Date: _____

Exhibit A

Contested Claims

Describe each claim, or insert "N/A"

[Empty text area for describing contested claims]

Exhibit B

Status of Repairs

Complete

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Incomplete

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