

BORROWER CERTIFICATIONS

(X) ADDRESS CERTIFICATION

Mortgagor(s): _____

I hereby certify that the above referenced mortgagor's property is located at the address indicated below and that the correct mailing address of the mortgagor is also indicated below.

The Complete **Property Street** Address is as follows:

1234 118TH STREET, NW
WASHINGTON, DC 20009
(City/State/Zip)

The Complete **Mailing Address**(if different from above) is as follows:

(City/State/Zip)

Mortgagor's Phone Number: E-Mail **Address (if available)**: _____

(X) OCCUPANCY STATEMENT: This is to certify that I (mark applicable sentence):

- Do now occupy or intend to occupy said property as my primary residence within 60 days of loan closing or modification.
- Purchased subject property for investment purposes or refinanced this investment property.
- Purchased subject property as a second home, and I will occupy said property for more than 14 days per year.

Failure to comply with occupancy shall constitute default under the terms of the loan and in case of default I must upon recall of the loan by the Lender immediately pay in full the balance of the loan and any other amount to which Lender is entitled upon default; Upon failure to occupy, I acknowledge that the interest rate may be accelerated to the non-owner occupied rate in effect at the date of original application.

(X) SALES CONTRACT: I hereby certify that all conditions including but not limited to inspections, of the Contract/Offer to purchase signed and executed by me have been satisfactorily met.

(X) EMPLOYMENT CERTIFICATIONS: This is to certify that I am currently working and income circumstances have not changed from that as shown on the loan application. I have received no notice of layoff and do not have any knowledge or pending layoff. My outstanding obligations, assets and income are substantially the same as reported on the application.

(X) TERMITE CERTIFICATION AND OTHER PROPERTY INSPECTIONS: This is to advise that I have received a copy of any Termite Report/Soil Treatment Guaranty or other property inspections and have read, understand, and accepted the same. The Lender does not warrant the contents or adequacy of any property inspections nor does it warrant the qualifications of any company and/or person who performed the inspections. Borrowers should base acceptance of the condition of the property upon thorough investigation and professional advice they deem prudent.

(X) TRUE AND EXACT COPY CERTIFICATION: I hereby certify that any photocopied document(s) provided by me to the Lender and/or internet document(s) provided by me to the Lender are true and exact copies of the original(s).

(X) NAME CERTIFICATIONS: With reference to the subject loan application the following names appearing in the loan file are one and the same person.

John A. Smith John Smith

(X) COMPLIANCE AGREEMENT:

The undersigned borrower(s) for and in consideration of the above referenced Lender this day funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey seek guaranty market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation Department of Housing and Urban Development or the Veterans Administration.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation on executed this date will conform and be acceptable in the marketplace in the instance of transfer sale or conveyance by lender of its interest in and to said loan documentation.

Certified and agreed to this _____ day of _____, 2001.

(Borrower)

(Borrower)

Sworn to and subscribed before in this _____ day of _____, 2001.

My Commission Expires: