

**Request for
Endorsement of Credit Instrument
& Certificate of Lender, Borrower
& General Contractor**

U.S. Department of Housing
and Urban Development
Office of Housing

OMB Approval No. 0000-0000
(Exp. 00/00/00)

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Project Name:

Project Number:

Project Address:

Date of Commitment:

Lender:

Borrower:

- Traditional Application Processing (TAP)
 Multifamily Accelerated Processing (MAP)
 Other

- Insurance upon Completion under Section ____
 Refinancing under Section ____ pursuant to Section ____

To the U.S. Department of Housing and Urban Development (HUD):

GENERAL

The entities executing this Request for Endorsement of Credit Instrument (**Request**) are _____, Lender under that certain Security Instrument dated _____, 20____; _____, Borrower under the Security Instrument; and, in cases involving insurance upon completion, _____, General Contractor, the entity responsible for construction or substantial rehabilitation of the Project. The parties hereto understand that the Security Instrument, the Note, this Request, and any documents submitted with this Request are considered to be consistent with and shall be interpreted consistently with HUD's regulations as they pertain to the Contract of Insurance. The parties hereto agree to be bound by ~~such~~ Program Obligations. (The definition of any capitalized term or word used herein can be found in this Request, the Regulatory Agreement between Borrower and HUD, the Note, and/or the Security Instrument.).

I. CERTIFICATE OF LENDER

A. LENDER SUBMISSIONS & REPRESENTATIONS

1. Lender submits separately a check to HUD for \$_____ covering the first mortgage insurance premium, together with the other items called for in the HUD firm commitment dated _____, 20____, and in any extensions or amendments thereof. Lender certifies that all conditions of the HUD firm commitment have been fulfilled to date, including any work done prior to endorsement of the Note that has been approved by HUD, in writing, and all HUD-imposed conditions have been met with respect to such work.

2. Lender submits separately the appropriate security agreement(s) executed by Borrower covering all of the ~~Personalty~~Mortgaged Property that, under applicable law, may be subject to a security interest under the Uniform Commercial Code (**UCC**), whether acquired now or in the future, and all products and cash proceeds and non-cash proceeds thereof (UCC Collateral). Lender agrees to file timely the appropriate Financing Statements and/or amendments under the UCC, and timely enter into, and cause Borrower to enter into, any agreements required under the UCC to perfect and maintain perfection of Lender's security interest. ~~Borrower has represented and warranted in writing to Lender that no UCC filings have been made against Borrower, the Project or the Project Assets prior to the initial/final endorsement of the Note by HUD.~~

3. Lender submits separately a certified survey of the Mortgaged Property and a title evidence policy as specified in Program Obligations together with evidence that the Mortgaged Property is properly zoned.

4. Lender agrees that the amount approved for disbursement by HUD ~~will~~shall not be released unless the current extension of the title policy, insuring Lender and HUD. Lender produces a title policy that evidences that (a) the lien of the Security Instrument is prior to all liens and encumbrances that may have attached or defects that may have arisen subsequent to the recording of the Security Instrument, except such liens or other matters ~~as have been~~ approved by HUD, including tax liens not delinquent, and (b) the lien of the Security Instrument is prior to all mechanics' and material ~~man's~~ liens filed of record subsequent to the recording of the Security Instrument, regardless of whether such liens attached prior to the recording date.

5. Lender agrees to: (a) obtain the prior written approval and/or consent of HUD in those instances required in the Security Instrument; ~~and~~ (b) furnish HUD with all pleadings, reports and data in those instances required in the Security Instrument, including but not limited to the physical inspection report of the Mortgaged Property, except for physical inspections performed by HUD or on behalf of HUD, -and financial reporting data; and (c) furnish HUD with a copy of any application by Lender for the appointment of a receiver pursuant to the Security Instrument and all related pleadings.

6. Lender agrees to furnish a copy of this Request to any successors and assigns of Lender and agrees that, in any contract for sale or assignment of the Security Instrument to a successor Lender, the successor Lender will agree to be bound by the contents of this Request as it pertains to Lender; provisions of this Request that relate to the servicing of the Loan.

7. To the best of our knowledge and information, any required repairs have been completed in accordance with Program Obligations, except for such items approved by HUD for delayed completion as indicated on a separate schedule attached hereto as Exhibit _____.

8. Impound accounts for taxes, insurance and mortgage insurance premiums have been established and are adequately funded.

9. Lender agrees (a) to require Borrower to keep the Mortgaged Property insured at all times against such hazards as Lender and HUD may from time to time require and as set forth in the Security Instrument, and which insurance shall include but not be limited to coverage against loss by fire and

~~allied perils, general boiler and machinery coverage, builders all-risk and business income coverage,~~ and (b) to notify HUD of any known payments ~~received by Borrower from~~ made by an insurer. _

10. Lender certifies that all insurance policies on the Project ~~shall~~ comply with the terms of the Loan Security Instrument and, where applicable, that those insurance policies ~~shall~~ have attached thereto a standard mortgagee clause making the loss payable to Lender-, as its interest may appear, and where applicable, Lender shall be shown as an additional insured. If Lender determined that any of the Mortgaged Property is located in an area identified by the Federal Emergency Management Agency (or any successor to that agency) as an area having special flood hazards, Lender certifies that it has collected a receipt from the insurance company providing flood insurance evidencing payment for the premium, dated _____.

11. The term “**Financing Charge(s)**,” as used herein shall mean any charge, direct or indirect, for supplying the Loan to Borrower or ~~or~~ servicing the Loan for ~~Borrower~~ HUD, Ginnie Mae, a third party investor or Lender’s own account.

12. If the Security Instrument is assigned to HUD under the Contract of Insurance, HUD shall not be bound by the requirements of this Request.

13. Lender agrees to promptly review any Borrower’s request to transfer the Project and not unreasonably withhold Lender’s approval of the transfer. If HUD approves the transfer, Lender agrees to execute a release and assumption agreement or a security instrument modification agreement incorporating the Regulatory Agreement into the existing Security Instrument. It is understood that Lender’s consent to the transfer will in no way prejudice Lender’s rights under the Contract of Insurance with HUD. ~~Lender shall not collect any fee in connection with reviewing the transfer except Lender may require Borrower to reimburse Lender for actual expenses incurred by Lender in connection with reviewing the transfer.~~

14. Lender agrees (a) to notify HUD in writing immediately upon learning of any Violation of the Regulatory Agreement by Borrower ~~(or Lessee in certain transactions involving the lease of the Project)~~, (b) that ~~v~~violations under the terms of the Regulatory Agreement may only be treated as a default under the Security Instrument where HUD requires requests Lender to do so, and (c) ~~that upon the direction of HUD,~~ following a Declaration of Default by HUD under the Regulatory Agreement and upon the request by HUD, Lender, at its option, shall may declare the entire Indebtedness to be due and payable.

B. FEES AND CHARGES BY LENDER

The charges enumerated ~~below on a separate schedule prepared by Lender are attached hereto as Exhibit _____.~~ are included in Loan proceeds and shall be disbursed by Lender at such time as is approved by HUD: The charges have been (i) collected in cash or will be so collected not later than the date of initial endorsement; (ii) will be disbursed from Loan proceeds; or (iii) will be collected or disbursed as otherwise set forth in Program Obligations.

~~1. HUD application and commitment fee \$ _____~~

~~2. Initial service charge, if any _____ \$ _____
(not exceeding 2%)~~

~~3. Title and recording expense _____ \$ _____
(including cost of surveys, recording fees, mortgage and stamp taxes, etc. associated with initial endorsement)~~

~~4. HUD inspection fee _____ \$ _____~~

~~5. Ground rent during construction _____ \$ _____
(may collect only one year's rent at initial endorsement)~~

~~6. Third party contractor fees _____ \$ _____~~

C. ESCROWS AND DEPOSITS HELD BY LENDER

1. Borrower has deposited with Lender, or subject to the control and order of Lender in a depository satisfactory to Lender, the following sums required by the HUD firm commitment: (*Check and complete applicable paragraphs.*)

(a) Escrow deposit guaranteeing payment for off-site ~~utilities and streets~~ facilities in the amount of \$ _____. This deposit is in the form of _____ (*cash or letter of credit*). The Escrow Agreement for Off-Site Facilities is attached-dated _____, 20____, and is executed by _____.

(b) Lender has received from Borrower a working capital deposit in the form of (*cash or letter of credit*) _____ in the sum of \$ _____, which Lender agrees to maintain and control. Funds in this deposit may be released or allocated for the purposes indicated in the attached Escrow Agreement for Working Capital (dated _____, 20____, and executed by _____) and for no other purpose unless Lender obtains the prior written approval of HUD.

(c) Lender has [*collected from Borrower*] OR [*set aside from the final disbursement of Loan proceeds*] funds totaling 150% of the amount necessary to complete the items of delayed completion described in Paragraph I.A.7, above. The Escrow Agreement for Incomplete Construction is attached hereto.

2. Lender submits separately: (*Check applicable paragraphs.*)

(a) Off-site bond in the amount of \$ _____.

(b) Evidence to the effect that required off-site utilities and streets will be provided by the public authorities having jurisdiction or by public utility companies serving the Project.

3. Attached Submitted separately is the sponsor's guarantee to meet an initial operating deficit (dated _____, 20____, and executed by _____) as required by the HUD firm commitment: (*If required, check and complete the applicable paragraph.*)

Escrow Agreement for Operating Deficit evidencing a (*cash, or letter of credit*)
 _____ deposit in the amount of \$ _____, dated _____, 20____, and executed by
 _____.

4. Beginning with the date on which the first payment toward amortization is required to be made by the terms of the Loan or at such later date as may be agreed to by HUD in writing, Lender shall require a monthly deposit with Lender or in a depository satisfactory to Lender of one-twelfth (1/12) of the sum set forth in the HUD ~~firm commitment~~ Regulatory Agreement constituting a Reserve for Replacement, which account shall be subject to Lender's order and from which account withdrawals may be made only upon the receipt of HUD's written permission. Lender acknowledges that ~~the~~ amount of the monthly deposit may be increased or decreased from time to time at the direction of HUD in accordance with Program Obligations. These funds shall be deposited with Lender by Borrower in cash or in the form of obligations of, or guaranteed as to principal by, the United States of America or other investments approved in writing by HUD or permitted by Program Obligations. Lender shall, upon appropriate request by Borrower, permit the conversion of the whole or a substantial part of such cash deposits into the form of obligations of, or fully guaranteed as to principal by, the United States of America. Notice of any failure to receive the required deposits shall be forwarded to HUD within 60 days of the date such deposits are due.

5. In cases where a Residual Receipts account is required with respect to the Loan under the Regulatory Agreement, Lender shall deposit or place in a depository satisfactory to Lender all funds received from Borrower for deposit therein. after the end of each semi-annual or annual fiscal period, and shall notify HUD if such funds are not received within 90 days after the end of such fiscal period. The Residual Receipts account will be subject to the control of Lender, and withdrawals may be made only with the prior written approval of HUD ~~and pursuant to the terms of the Regulatory Agreement~~. These funds shall be deposited with Lender by Borrower in cash or in the form of obligations of or guaranteed as to principal by the United States of America or other investments approved in writing by HUD or permitted by Program Obligations. Lender will, upon appropriate request by Borrower, permit the conversion of the whole or a substantial part of such cash deposits into the form of obligations of, or fully guaranteed as to principal by, the United States of America. Lender agrees to notify HUD in writing of any non-compliance with Program Obligations with respect to such Residual Receipts account immediately when known to Lender.

D. CERTIFICATIONS

1. Lender certifies and agrees that no financing charges other than charges disclosed herein have been or ~~will~~ shall be made. Until final endorsement for insurance by HUD, all funds collected pursuant to items (c), (d), or (e) below and not paid over to the permanent lender, plus any funds returned by the permanent lender, shall be held for the account of Borrower and shall be subject to HUD's control and direction in the event of a claim under the Contract of Insurance.

Lender further certifies and agrees that: (*Check and complete the following applicable subparagraphs*)

(a) Lender has not imposed and will not impose a financing charge of any kind directly or indirectly, other than the initial service charge ~~as set forth above in Section B.~~

(b) In addition to the initial service charge, Lender has collected in the form of (cash or letter of credit) _____ for the amount of \$ _____ as a discount or financing charge for the construction loan. Also, an amount of \$ _____ has been collected in the form of (cash or letter of credit) _____ to cover construction Loan extension fees. In an attached addendum, Lender has identified the time frames in which the extension fees must be paid.

(c) Lender intends to retain the permanent loan and has collected a permanent placement fee of \$ _____. In addition to the initial service charge and permanent placement fee, Lender has collected in the form of (cash or letter of credit) _____ the amount of \$ _____ as a discount or financing charge for the permanent loan.

(ed) Lender has a firm commitment from _____ to purchase the Loan when endorsed fully disbursed and fully insured at a financing charge or discount of _____ percent and Lender has collected in the form of (cash or letter of credit) _____ the amount of \$ _____ to cover said charge or discount.

(de) This Project will/shall be financed with (tax-exempt or taxable) _____ bonds. Therefore, Lender has collected in the form of (cash or letter of credit) _____ in the amount of \$ _____ and has distributed or will/shall distribute from Loan proceeds the amount of \$ _____ to cover the costs of issuance. A statement is attached as Exhibit _____ itemizing these costs with an explanation of the necessity of each cost and the source of the funds.

(ef) The Loan is a unitary loan under which the Lender intends to retain the Loan for both the construction and permanent loan terms. The Lender has collected a unitary loan placement fee of \$ _____. -In addition to the initial service charge and the unitary loan placement fee, the Lender has collected in the form of (cash or letter of credit) _____ the amount of \$ _____ as a discount or financing charge for the unitary loan.

(g) Additional financing charges or discount of \$ _____ are to be collected under the Exhibit _____ attached hereto for the purpose shown in (b), (c), ~~or (d), (e), or (f).~~ {Strike inapplicable letters}) The arrangement for the collection of additional financing charges or discount must follow Program Obligations and use forms prescribed by HUD.

(fh) ~~†The Note rate includes a servicing fee and an administrative fee payable to Lender monthly during the life of the Loan. In addition, the Lender may impose reasonable and customary administrative fees and charges (including, but not limited to, reimbursements for out-of-pocket expenses) for handling and investing the cash held in the Reserve for Replacement, the Residual Receipts account, if applicable, and any other interest-bearing escrows required by HUD related to the Project and for processing, reviewing, and approving other matters (such as partial releases, commercial leases, and the grant of easements). Borrower is entitled to earn interest on the Reserve for Replacement and Residual Receipts accounts, as more fully set forth herein, and Lender is entitled to earn interest on all other required escrow funds held for and on behalf of Borrower under the Loan Documents. The Note rate includes a servicing fee payable to Lender monthly during the~~

life of the Loan (“Servicing Fees”). In addition, the Lender may impose reasonable and customary administrative fees and charges (including but not limited to, reimbursements for out-of-pocket expenses) for handling and investing the cash held in the Reserve for Replacement, the Residual Receipts account, if applicable, and any other interest-bearing escrows related to the Project and for processing, reviewing and approving other matters, as more fully set forth in Program Obligations (“Administrative Fees”). Borrower is entitled to earn interest on the Reserve for Replacement and Residual Receipts accounts, as more fully set forth in Program Obligations. Lender shall not invest escrow account monies in interest-bearing account unless interest earned is added to and included in the relevant escrow account, and unless the net income is paid or credited to the account of Borrower. Net income is defined as the earnings remaining after the following expenses are deducted: (i) any Servicing Fees, and (ii) any Administrative Fees. If the net income results in a net loss, such loss may not be passed on to the Borrower.

(g) The Loan to be made to Borrower will be financed through funds being provided by a third-party investor through the issuance to the investor of permanent participation certificates pursuant to a participation agreement between Lender and the investor, with respect to which agreement Lender has agreed to repay the investor at a stated interest rate according to a fixed payment schedule.

(h) The Loan to be made to Borrower will be financed through funds being provided by a third-party investor through the issuance to the investor of construction and permanent fully-modified, pass-through, mortgage-backed securities, guaranteed as to principal and interest by Ginnie Mae.

2. Lender certifies and agrees that, except for (a) Loan advances, if required and approved in accordance with Program Obligations, or (b) notes executed pursuant to D.1 (eg [khe1]) above, Lender does not have outstanding and shall not make loans or advances to Borrower, any of the sponsors, the general contractor, or the architect for any purpose connected directly or indirectly with this project without prior written approval of HUD and that Lender has not made or offered, and shall not make or offer, any guarantees, pledges, reservations of sums to become due or other inducements to any entity or person to make loans or advances which Lender would be prohibited from making under the terms of this paragraph.

3. Lender certifies that Lender has not made and shall not make payment of any kickback or fee or other consideration, directly or indirectly, to any person who has received payment or other consideration from any other person in connection with this Loan transaction, including the purchase or sale of the Mortgaged Property, except for compensation paid or to be paid, if any, for the actual performance of services and approved by HUD.

4. Lender certifies that in any case where a letter of credit has been accepted instead of cash, (a) such unconditional and irrevocable letter of credit has been issued by (1) another banking institution; or (2) Lender, subject to receiving HUD’s written permission prior to initial endorsement; and (b) ~~if demand under the letter of credit is not immediately met, Lender shall forthwith provide cash equivalent to the undrawn balance thereunder without recourse to Borrower, any sponsor, the general contractor or the architect; and~~ (c) Lender has not made and shall not make any inducements as described in Section D.32 above to procure issuance of letters of credit. Lender also agrees that if demand under the letter of credit is not immediately met, Lender shall forthwith provide

cash equivalent to the undrawn balance thereunder without recourse to Borrower and without regard to Lender's ability to recover such amount from any other entity or person who securitized the letter of credit.

5. (a) For Loans funded with the proceeds of state or local bonds, Ginnie Mae mortgage-backed securities, or other bond obligations as defined by HUD, any of which contain a prepayment lock-out and/or penalty prepayment premium provision, Lender agrees, in the event of a default during the term of the prepayment lock-out and/or penalty prepayment premium (i.e., prior to the date on which prepayments may be made with a penalty prepayment premium of one percent or less), to follow those procedures set forth in the Contract of Insurance Program Obligations.

(b) After commencement of amortization, Lender agrees to notify HUD of the delinquency when a payment is not received by the tenth 15(10th -) day of the month in which it is due.

6. (a) Lender certifies to HUD that the following are the only identities of interest, as defined in Program Obligations, between Lender and Borrower, any Principal of Borrower, Contractor, any subcontractor, or the seller of the land:

(b) Lender certifies to HUD agrees that it shall disclose to HUD any future identities of interest, as defined in Program Obligations, between the parties indicated in this Section. during the construction period or prior to final endorsement.

7. Lender certifies to HUD that no identity of interest, as defined in Program Obligations, exists between Lender and the counsel to Borrower and that no portion of the amounts included in the Loan for legal and organizational fees Borrower's attorneys has been paid to Lender or its employees.

8. Lender certifies to HUD that all funds, escrows, accounts and deposits specified in this Request and any and all other funds held by or at the order of Lender in connection with the Loan transaction covered by this Request shall be funds held for or on behalf of Borrower pursuant to the Contract of Insurance Program Obligations and any applicable escrow agreements.

9. Lender certifies that all HUD form closing documents submitted to HUD in connection with this transaction (with the exception of the Opinion by Counsel to Borrower and the accompanying Certification by Borrower) conform to those documents Lender obtained from HUD on _____ and such documents have not been changed or modified in any manner except as suitably identified and specifically approved by HUD field counsel as evidenced by the attached memorandum. It is understood that changes and modifications do not include filling in blanks, attaching exhibits or riders, deleting inapplicable provisions or making changes authorized by Program Obligations. Lender further certifies that all closing documents submitted to and accepted by HUD in connection with this transaction are listed in the attached memorandum.

10. Lender certifies that Borrower possesses all necessary governmental certificates, permits, licenses, qualifications and approvals of Governmental Authorities to own and operate the Mortgaged

Property and to carry out all of the transactions required by the Loan Documents and to comply with applicable federal statutes and regulations of HUD in effect on the date of the HUD firm commitment.

11. Lender ~~certifies~~acknowledges that (a) Borrower has obtained (or will obtain prior to final endorsement of the Loan Note) and will ~~furnished~~ Lender with copies of all authorizations, consents, approvals, and permits from all necessary Governmental Authorities, and (b) appropriate actions have been taken by and necessary filings have been made with those Authorities all as disclosed by Borrower in Exhibit ___, attached hereto.

12. Lender certifies that it has made reasonable inquiry and has discovered no liens or encumbrances against the Mortgaged pProperty that are not reflected as exceptions to coverage in the title policy.

13. Lender certifies that the Loan does not violate the usury laws or laws regulating the use or forbearance of money of the Property Jurisdiction.

14. Lender agrees that, if there is a sale or transfer of all or a partial interest in the Note or a change of the Loan ~~S~~servicer, Lender shall be responsible for ensuring that Borrower is given Notice of the sale, transfer and/or change.

~~Each signatory below~~Lender hereby certifies that the statements and representations of fact contained in this instrument and all documents submitted and executed by Lender in connection with this transaction are, to the best of Lender's knowledge, true, accurate, and complete. This instrument has been made, presented, and delivered for the purpose of influencing an official action of HUD in insuring the Loan, and may be relied upon by HUD as a true statement of the facts contained therein.

Date	Lender
	By

II. CERTIFICATE OF BORROWER

A. The undersigned Borrower certifies to HUD:

1. Borrower has read the foregoing Certificate Certifications of Lender, and to the best of its knowledge and belief considers it correct.

2. All funds escrowed with Lender, as set forth in the Certificate Certifications of Lender, may be held by Lender for the purposes indicated therein, or in thean Event of Default and with HUD's permission may be applied to the Indebtedness.

3. No Fixtures or Personalty acquired for the Project have been purchased using a conditional sale contract or other form of delayed payment

B. Additionally, the undersigned certifies that:

1. Borrower has received the sum of \$ _____, constituting the full principal amount of the Loan for this Project.

2. Construction or repairs is/are complete, except as otherwise noted in the Certificate Certifications of Lender, and is in accordance with the drawings and specifications or list of repairs required by HUD. The Security Instrument is a good and valid first lien; the propertyMortgaged Property is free and clear of all liens other than that of the Security Instrument or such inferior liens as have been approved by HUD; and all outstanding unpaid obligations contracted by or on behalf of Borrower, directly or indirectly, in connection with the mortgageLoan transaction, the acquisition of the Mortgaged Property, and the construction, substantial rehabilitation or repair of the Project are listed below:

- | | |
|---|----|
| (a) HUD-approved notes (<i>copies attached</i>) | \$ |
| (b) Due General Contractor | \$ |
| (c) Other | \$ |

(NOTE: If the space provided is inadequate to list all unpaid obligations, insert the total in each category and attach itemizations. If there are no outstanding obligations, so state.)

3. Except for any amounts due on notes listed in item II.B.2 above, the undersigned agrees to pay the foregoing obligations in cash and to furnish HUD with receipts, or other evidence of payment satisfactory to HUD, within 45 days following the date hereof.

4. Borrower represents and warrants to Lender and HUD that no UCC filings have been made against Borrower, the Project or the Project Assets prior to the initial/final endorsement of the Note by HUD, and Borrower has taken and shall take no action which would give rise to such UCC filings, except for any UCC filings in connection with the acquisition of any Personalty (as listed below), that has been approved in writing by HUD.

~~Each signatory below hereby certifies~~The Borrower affirms that the statements and representations of fact by Borrower contained in this instrument and all documents ~~submitted and executed by Lender in connection with this transaction~~ are, to the best of Borrower's knowledge, true, accurate, and complete. This instrument has been made, presented, and delivered for the purpose of influencing an official action of HUD in insuring the Loan, and may be relied upon by HUD as a true statement of the facts contained therein.

Date	Borrower
	By

III. CERTIFICATE OF GENERAL CONTRACTOR

A. The undersigned general contractor certifies to HUD:

1. The construction is in accordance with the ~~e~~Drawings and ~~e~~Specifications approved by HUD.

2. All outstanding unpaid obligations contracted by or on behalf of the undersigned in connection with the ~~e~~Construction ~~e~~Contract are listed below:

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

(NOTE: If the space provided is inadequate to list all unpaid obligations, insert the total in each category and attach itemizations. If there are no outstanding obligations, indicate "none.")

B. Except for unfinished work funded by an escrow or escrows approved by HUD, the undersigned agrees to pay the foregoing obligations, and to furnish HUD receipts or other evidence satisfactory to HUD, within 15 days following receipt of payment from Borrower.

~~Each signatory below hereby certifies~~The General Contractor affirms that the statements and representations of fact by General Contractor contained in this instrument and all supporting documentation thereto are, to the best of General Contractor's knowledge, true, accurate, and complete. This instrument has been made, presented, and delivered for the purpose of influencing an official action of HUD in insuring the Loan, and may be relied upon by HUD as a true statement of the facts contained therein.

Name of Entity: _____

By: _____ /s/ _____

Printed Name, Title: _____

Dated: _____

By: _____ /s/ _____

Printed Name, Title: _____

Dated: _____

Warning

Any person who knowingly presents a false, fictitious, or fraudulent statement or claim in a matter within the jurisdiction of the U.S. Department of Housing and Urban Development is subject to criminal penalties, civil liability, and administrative sanctions.