

Mortgagee's Attorney's Opinion
(To Be Placed On Attorney's Letterhead)

Re: FHA Project No. _____
Project Name _____
Location _____

TO: Secretary of Housing and Urban Development

I am the attorney for the mortgagee and have reviewed all of the documents in connection with the mortgagor entity and the mortgagee entity which pertain to the insurance of the above project as well as all of the other documents submitted at the closing.

It is my opinion that:

1. The _____ is presently certified by HUD as an approved coinsurer pursuant to 24 CFR 251.102.
2. Those individuals executing documents as agents for the mortgagee are authorized to do so and HUD has previously been notified of their authority.
3. The legal documents submitted at the closing are complete and properly executed, and I have received written approval from HUD's Office of General Counsel for any changes that I have made to these closing documents, if such approval is required by HUD pursuant to Handbook 4561.1, Coinsurance for Mortgage Lenders (Section 221(d) Multifamily).
4. All of HUD's legal requirements for closing as set forth in 24 CFR Part 251 and in Handbook 4561.1, Coinsurance for Private Lenders (Section 221(d) Multifamily), as in effect on the date hereof, have been met.
5. The funds for this project were/were not obtained by the issuance and sale of bonds. *Any restrictive covenants placed in connection with the project in accordance with the bond financing meet all HUD requirements including those set out in Chapter 19 of Handbook 4561.1, Coinsurance for Private Lenders (Section 221(d) Multifamily). (In addition include the language set out in the November 15, 1984 memorandum titled "Guide Form Mortgagees Attorneys Opinion for Projects Financed with Bonds Tax Exempt under Section 103 of the Internal Revenue Code-Initial Closing," or a subsequent issuance.)

Signature

*Include bracketed material only if tax exempt bonds were used.