

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 255.102
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 in Handbook 4566.1, 223(f) Coinsurance for Private Lenders.
4. All of HUD's legal requirements for closing as set forth in 24 CFR Part 255 and in Handbook 4566.1, 223(f) Coinsurance for Private Lenders, as in effect on the date hereof, have been met.

Signature