

Seller name	Seller number 
Property name	Year built
Address	Loan request
City, State, Zip Code	Borrower name
Property acquisition date	Type of entity

**Certification**

The undersigned, on behalf of the above noted Borrower, certifies the following information with respect to the above noted property:

1. That, to the best of the Borrower's knowledge, there are no structural, mechanical, electrical or other building component or system defects, latent or otherwise, regarding the property other than those listed in the attached Exhibit A.
2. That, to the best of Borrower's knowledge, the property and all structural, mechanical, electrical and other building components, roofs and systems are in good and proper working order, and that there is no material deferred maintenance on the property.
3. That, to the best of Borrower's knowledge, there is no aluminum wiring or fire-retardant-treated ("FRT") plywood on the property, except as noted in Exhibit A.
4. That the property fronts on and has direct access to publicly dedicated and maintained streets and is served by public water and sewer, except as noted in Exhibit A.
5. That there are no outstanding building code or fire code violations regarding the property, except as noted in Exhibit A.
6. That, to the best of Borrower's knowledge, there is no polybutylene piping used in the property, except as noted in Exhibit A.
7. That there are no outstanding zoning code violations regarding the property, that the property is a legal, conforming use under current zoning laws, that the property complies with all subdivision requirements (if applicable) and that permanent occupancy permits have been issued, except as noted in Exhibit A.
8. That the Borrower is the legal and equitable owner of the property and there are no recorded or unrecorded leases, easements, deed restrictions, covenants, conditions and restrictions or other agreements that affect the marketability of title to the property or the Borrower's right to occupy and operate the property, except as noted in Exhibit A.
9. That, to the best of Borrower's knowledge, there is no asbestos-containing material ("ACM"), lead-based paint ("LBP"), underground storage tanks or other hazardous material utilized in or stored upon the property, except as listed in Exhibit A.
10. That, to the best of Borrower's knowledge, there are no hazardous waste facilities or sites designated for clean-up by any federal, state or local agency that affect the operation or value of the property, except as noted in Exhibit A.
11. (i) That the property is not currently subject to any hazardous material remedial plan or operations and maintenance program ("O&M Program") designed to manage in place any hazardous material, except as set forth in Exhibit A, (ii) that any O&M Program set forth in Exhibit A, if applicable, is being implemented in accordance with its terms, and (iii) in the case of a Streamlined Refinance Mortgage or a Supplemental Mortgage, is a program previously reviewed and approved by Lender, except as set forth in Exhibit A.
12. In the case of a Streamlined Refinance Mortgage or a Supplemental Mortgage, that there has been no change to the Moisture Management Plan for the property since the original delivery, if applicable, except as set forth in Exhibit A.

To induce the Seller to make the loan requested by the Borrower, I hereby certify all information in this Certificate and the attached Exhibit A is true, complete and correct, and is made in good faith.

Name of Borrower	
Authorized signature	Date
Typed name of signer	Title of signer

**Attach Exhibit A if applicable**