

LENDER CERTIFICATION

Loan #: _____

Mortgagor: _____

Address: _____, _____ Zip
Street City State

1. Based on the Verification of Employment, Verification of Membership and Applicant Certification, applicants are eligible members of the Police and Firemen's Retirement System (PFRS).
2. The terms of the HMFA standard Sellers and Purchase Agreements shall apply to PFRS mortgage loans, as well all terms and conditions set forth in the Statute and any other regulations that may be promulgated by the State.
3. Lenders will be obligated to repurchase loans in the event of borrower ineligibility or substantial failure to comply with HMFA agreements, statutory or regulatory requirements.
4. Lender certifies that all real estate taxes and added assessments have been paid to date, and there is nothing due and payable on the above referenced loan.
5. Lender further certifies that the closing agent has been instructed to ascertain the correct current tax obligation and to collect sufficient escrow to pay the next quarter taxes when due. The escrow funds for this purpose have been tendered to HMFA. If escrows are for un-assessed new construction, we have adjusted the escrow requirement to include the reasonable anticipated tax obligation upon assessment.

Signature: _____

Lender: _____

Date: _____