

The Participating Lender hereby makes the following representations and certifications:

- (a) The Participating Lender has approved the Borrower's application for the Mortgage Loan, and no portion of such Mortgage Loan was provided from the proceeds of a qualified mortgage bond or a qualified veteran's mortgage bond, each within the meaning of Section 143 of the Internal Revenue Code of 1986, as amended.
- (b) The Participating Lender is a "participating lender" in good standing under the Minnesota Housing Mortgage Credit Certificate Program (the "Program").
- (c) The Participating Lender has assisted the Borrower with the Borrower's application for a mortgage credit certificate (an "MCC") and has verified the eligibility of the Applicant and the Property under the Program, as set forth in the Mortgage Credit Certificate Program Procedural Manual.
- (d) Based upon reasonable investigation, the Participating Lender has no reason to believe that either the Borrower or the Property Seller has made any negligent or fraudulent material misstatements in connection with the Borrower's application for an MCC.

MINNESOTA HOUSING LENDING PARTNER

Minnesota Housing Lending Partner Name (Organization Name)

Date: _____

By: _____
Signature

Print Name

Its: _____
Title