

BORROWER'S IDENTITY-OF-INTEREST CERTIFICATION

I hereby certify to the Department of Housing and Urban Development (HUD), and (Mortgagee), that I/We do not have an identity-of-interest with the seller. I/We do not have an identity-of-interest with the 203(k) consultant of the property. I also certify that I/We do not have a conflict-of-interest with any other party to the transaction, including the real estate agent, mortgagee, contractor, 203(k) Consultant and/or the appraiser. In addition, I certify that I am not obtaining any source of funds or acting as a buyer for another individual, partnership, company, or investment club and I/We will occupy the residency I/We are purchasing or refinancing.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Borrower Date

Borrower Date

Borrower Date

Borrower Date