



203(K) BORROWER'S IDENTITY-OF-INTEREST CERTIFICATION

The borrower must sign a certification stating the following:

"I hereby certify to the Department of Housing and Urban Development (HUD) and (lender), that I/We do not have an identify-of-interest with the seller 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 realtor, lender, contractor, consultant and/or the appraiser. In addition, I certify that I am not obtaining any source of funds or acting as a "strawbuyer" for another individual, partnership, company or investment club and I/We will/ will not occupy the residence 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's Signature

Date

Co-Borrower's Signature

Date