

DODD FRANK CERTIFICATION

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to receive assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 501 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last ten (10) years, of any of one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.

BORROWER

- I HAVE / I have NOT been convicted within the last ten (10) years of any of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion

BORROWER

- I HAVE / I have NOT been convicted within the last ten (10) years or any of the following in connection with a mortgage real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

Borrower Signature Date

Borrower Signature Date

BORROWER

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Borrower Signature Date

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In making this certification, I/we certify under penalty of perjury that all of the information in this document is truthful and that I/we understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.