

DOWNPAYMENT ASSISTANCE PROGRAM (DAP) BORROWER CERTIFICATE

Each borrower must read and initial each statement below and sign and date the certificate.

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| | | 1. | I have completed a DAP Loan Application and Qualification Form. |
| | | 2. | The loan interviewer has explained the DAP Program and requirements for eligibility to me including the requirements for counseling. |
| | | 3. | The loan interviewer has explained estimated closing costs and fees, including origination fees, legal fees, and miscellaneous closing costs to me. |
| | | 4. | I understand that CHFA makes the final determination of the borrower's eligibility for the program and CHFA must issue a written loan commitment to the Lender before I can be sure that I will receive the loan. |
| | | 5. | I understand that if I knowingly make any false statement in this certificate or submit fraudulent evidence in connection with this Application for a DAP loan; the loan may become immediately due and payable. |
| | | 6. | All the information provided in this Borrower's Certificate is true and complete to the best of my knowledge. |

<i>Borrower-Signature</i>	/	<i>Type/Print Name</i>	<i>Date</i>
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<i>Borrower-Signature</i>	/	<i>Type/Print Name</i>	<i>Date</i>
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Lender: _____
 NMLS ID: _____
 Loan Originator: _____
 NMLS ID: _____

- *Submit Original to CHFA* -