HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION
SINGLE FAMILY MORTGAGE REVENUE BONDS

LENDER CERTIFICATION

The Lender, certifies that as of the date of closing it has (1) reviewed the foregoing certifications of the Mortgagor(s) and the Seller/Builder and found them to be true and correct; (2) has charged the Mortgagor(s) only reasonable and customary fees consistent with HHFDC program guidelines and not greater than those charged for comparable loan products originated outside of HHFDC's program of processing the financing and no more than charged to buyers of other products we originate; (3) verified the minimum borrower contribution as required by the Program; (4) after completion of all underwriting, verifications and investigations has approved the mortgage loan and if applicable, DPA loan; and (5) the Lender has verified that the combined loan to value ratio of the first and second mortgage does not exceed 100% of the appraised value of the property.

The Lender hereby agrees that it will promptly, and no later than five (5) business days from the date of discovery, provide written notice to the Servicer and HHFDC of any information received during the life of the mortgage loan which (i) may indicate a misrepresentation by the Mortgagor(s), or (ii) may affect the Mortgagor(s)' continued eligibility. Lender also certifies that if required, the Mortgagor has successfully completed a homeownership counseling program provided by a housing counseling agency approved by the United States Department of Housing and Urban Development and valid documentation has been obtained.

_____	_____
Dated	Signature of Authorized Officer
_____	_____
Telephone Number of Authorized Officer	Printed Name & Title of Authorized Officer

SAMPLE