

EXHIBIT B

HOPE FOR HOMEOWNERS CERTIFICATION

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THIS HOPE FOR HOMEOWNERS CERTIFICATION is made this _____ day of _____, 20__, and is incorporated into and shall be deemed to amend and supplement form HUD 92900-A “HUD/VA Addendum to Uniform Residential Loan Application” of the same date for the property located at _____.

HOPE for HOMEOWNERS. In addition to the covenants and agreements made in form HUD 92900-A, the Mortgagee and Underwriter make the following certifications to induce the Secretary of the Department of Housing and Urban Development (“Secretary”) to insure a mortgage under section 257 of the National Housing Act (NHA) in addition to such other certifications as the Secretary may require to induce insurance of such mortgage under section 257:

A. The proposed loan to the named borrower complies with all underwriting and appraisal standards of the HOPE for Homeowners Program.

B. The proposed loan to the named borrower meets all requirements, standards, policies and procedures (written and electronic) of section 257 of the NHA and related regulations and written instructions established by the HOPE for Homeowners Board and Secretary through rule, order, or administrative issuance as authorized under section 257(c)(1) and 257(c)(2).

C. The undersigned has taken all actions required by section 257 of the NHA and related regulations, written instructions, and administrative issuances as authorized under section 257(c)(2).

D. The undersigned certify that this mortgage meets the eligibility requirements for HUD mortgage insurance under the HOPE for Homeowners Program as set forth by section 257 of the NHA and related regulations, written instructions, and administrative issuances.

E. The undersigned understands that any false statement in this or any other certification may result in fines or imprisonment of up to five (5) years, or both, under section 1001 of title 18, United States Code, and that the undersigned may also be subject to civil and or/ administrative penalties or sanctions.

Signature of Certifying Official of Lender

Date

Signature of Certifying Underwriter

Date

FHA Case Number: _____

Borrower’s Name: _____

Borrower’s Present Address: _____