

DAP CERTIFICATE

The undersigned Lender, in compliance with Resolution 09-14 of the Housing Finance Authority of Manatee County, Florida (herein the "HFA"), adopted December 8, 2009, creating a Down Payment Assistance Program (herein the "DAP") in connection with the \$16,610,000, Single Family Mortgage Revenue Bonds, Series 2009 (herein the "Bond Program"), hereby certifies to the HFA, with the intent that the HFA may rely thereon, that:

1. _____, the "Borrower", complied with all of the requirements for participation in a First Mortgage under the Bond Program and DAP, and the Borrower and Lender simultaneously closed the loans for both programs.

2. The Lender submits herewith (1) a photocopy of the executed Closing Statement or HUD-1 Settlement Statements for the first and second mortgages evidencing this transaction; (2) the original Promissory Note in the amount of \$_____ for said DAP loan; (3) the original mortgage securing payment of said Promissory Note filed for record and recorded among the public records of Manatee County, Florida; and (4) the processing fee of \$125.00 payable to the Housing Finance Authority of Manatee County. The Lender properly distributed the amount thereof and is entitled to reimbursement of said amount by the HFA.

DATED _____

NAME OF LENDER: _____

ADDRESS: _____

Telephone No. _____

Signature: _____

Title: _____