

UTAH HOUSING CORPORATION MORTGAGE LENDER CERTIFICATE OF QUALIFICATION

To: Utah Housing Corporation
554 South 300 East
Salt Lake City, Utah 84111

From: _____
(Mortgage Lender)

PURPOSE

The undersigned mortgage lender ("Lender") acknowledges that the information contained in this certificate (the "Certificate") will be used by Utah Housing Corporation ("UHC") in determining the qualification under the Single Family Mortgage Program ("Program") of Lender as an Eligible Mortgage Lender as defined in Part II of UHC's Single Family Mortgage Program Participation Agreement dated November 1, 2000 ("Participation Agreement"), as the same may be amended from time to time.

Lender acknowledges that it is aware that failure to complete and deliver the Certificate to UHC will result in the exclusion of Lender as a participating Eligible Mortgage Lender under the Program.

LENDING

Lender is currently an approved FHA Mortgagee: Yes No

FHA Mortgagee Number _____

Lender is currently an approved VA Mortgagee: Yes No

Lender is currently an approved and eligible Lender for FNMA: Yes No

FNMA Number _____

Lender is currently an approved and eligible Lender for FHLMC: Yes No

FHLMC Number # _____

Lender Fed. Emp. I.D. # _____

Number of Direct Endorsement underwriters on Lender staff authorized to approve loans for Utah properties: _____

Lender certifies that the number and principal amount of first mortgage loans secured by single family residences located in the State of Utah for the purpose of enabling the mortgagors to acquire such residences (not including refinancing, second, subordinate, commercial or construction loans) originated, closed and sold by the Utah offices of Lender within the period beginning January 1, 2001, and ending December 31, 2001, were:

Number of Mortgage Loans _____

Total original principal balance \$ _____

Number of these Loans sold to: FNMA _____
FHLMC _____
UHC _____
Other Investors _____

Lender certifies it currently operates _____ mortgage loan origination office(s) within the State of Utah. (Mortgage loan origination office is defined as an office located in Utah which is open to the public and is fully staffed with experienced personnel who make purchase money mortgage loans for owner-occupied single family residences located in Utah.)

Lender certifies that it meets the requirements of the Participation Agreement and is therefore an Eligible Mortgage Lender and certifies that it meets the requirements of the Participation Agreement.

Lender wishes to receive Notices of Availability of Funds as UHC makes preparations for bond issues:

Yes No

SERVICING

Lender will sell Mortgage Loans to UHC on a Servicing Release basis.

GENERAL

Lender authorizes UHC to publish that Lender is a participating Mortgage Lender in the Program and Lender authorizes UHC to publish the phone numbers of its participating offices and branches in brochures and other information documents concerning the Program.

Lender certifies that it has not been ordered by FNMA or FHLMC to sell, with or without cause, its servicing portfolio.

Lender certifies and represents that the information contained in this Certificate and the materials submitted herewith are accurate, true and correct as of the date hereof. In consideration of UHC's review of this Certificate and the materials submitted herewith, Lender agrees to be bound by all of the terms and conditions of the Participation Agreement and the Participation Documents (as defined in the Participation Agreement) as the same may be amended from time to time.

Lender authorizes Utah Housing Corporation to audit the records of Lender to verify the information contained in this Certificate and understands that any false information provided herein will result in exclusion or termination of Lender from participating in the Program as an Eligible Lender as defined in the Participation Agreement.

Dated this _____ day of _____

Lender _____

Address _____

By _____

Title _____

Phone _____