

Illinois Housing Development Authority Mortgage Credit Certificate Program Lender Closing Certificate

(the "Lender") hereby certifies as follows:

- (1) The Lender has reviewed and examined the MCC application for:

Names:

Social Security Number:

- (2) The lender has approved a mortgage loan in the amount :

(the "Certified Indebtedness" Amount)

- (3) The mortgage loan closing date was:

- (4) The lender has received and examined true, complete, signed copies of the Applicant's Federal income tax returns for the three year period prior to the date of closing, or such other verification as the Authority has approved. (not Applicable if the residence is in a targeted area.)

- (5) Statement (a) or (b) as checked is true:

- (a) The Applicant has had no present ownership interest in a principal residence at any time during the three (3) years prior to the date of closing and the residence is not located in a targeted area.
- (b) The three (3) year non-ownership rule set forth in (a) above is not applicable because the residence is located in a targeted area or the borrower is a qualified veteran.

- (6) Statement (a) or (b) as checked is true:

- (a) Based upon reasonable investigation, the Lender is aware of no change in the acquisition cost of the residence, the Applicant's household income, or any other material circumstances upon which it relied in executing the Lender Initial Certification. All statements and certifications contained in that Lender Initial Certification remain valid and true
- (b) The following changes have occurred in the circumstances upon which the Lender relied in executing the Lender Initial Certification:

The Lender hereby certifies that the above changes circumstances do not affect the Applicant's eligibility for an MCC.

- (7) Based upon the Lender's reasonable investigation, neither the Lender, nor the Applicant, nor the seller of the residence has made any negligent or fraudulent material misstatements in connection with the Applicant's application for an MCC.

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NOTE: This document must be signed on day of closing.

Dated this day of , .

Signature

Lender Name

Title of Signee