SETTLEMENT ACKNOWLEDGEMENT AND CERTIFICATION

Borrower(s) _____
Seller(s)_____
Address of Property:

1. Borrower(s)/Seller(s) Certifications

A) The undersigned Borrower(s) acknowledge that they received a completed final Federal Truth- In-Lending Disclosure Statement prior to the execution of any closing documents. If the loan is a purchase transaction, the undersigned Borrower(s) also acknowledge that they received an estimated Truth-In-Lending Disclosure Statement after loan application.

B) The undersigned Borrower(s) certify that they received a completed copy of the Good Faith Estimate of Settlement Costs and tile "Buying Your Home - Settlement Costs and Helpful Information" booklet after loan application as required by the Real Estate Settlement Procedures Act of 1974, as Amended.

C) The undersigned Borrower(s) and Seller(s) acknowledge that they have reviewed the HUD-1 Settlement Statement and to the best of their knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on their account or by them in this transaction. They further certify that they have received a copy of the HUD-l Settlement Statement.

D) The undersigned Borrower(s) acknowledge that they have received a completed Initial Escrow Account Statement which outlines all collections for the establishment of their escrow account.

E) If this loan is for an Adjustable Rate Mortgage, the undersigned Borrower(s) acknowledge that they received at time of application the applicable Adjustable Rate Mortgage Loan Program Disclosure (ARM Disclosure) and a copy of the Consumer Handbook on Adjustable Rate Mortgages.

F) If property improvements securing tile loan are located in an area with special flood hazards, the undersigned Borrower(s) acknowledge that they received the Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance.

_____ _____
Signature of Seller Date Signature of Borrower Date

_____ _____
Signature of Seller Date Signature of Borrower Date

11. Closing Agent Certification

I hereby certify the attached Pages I and 2 of HUD- I Form which I have prepared are a complete, true and correct account of funds received and disbursed by me (except those items designated "p.o.c." -Paid Outside Closing). I have caused the funds to be disbursed in accordance with this statement. I have delivered a copy of the HUD-1 to Borrower(s) and Seller(s) in connection with the above loan. I further certify to the best of my knowledge, the parties to this transaction have not received any unlawful fee, commission, kickback, or other unlawful compensation or value of any kind. I further certify as Settlement Agent, I have complied with the requirements of the Real Estate Settlement Procedures Act of 1974, as Amended.

Date:_____ _____
Signature of Settlement Agent