Florida Housing Finance Corporation's
Florida Hometown Heroes Loan Program
Borrower Certification Form

Reference is hereby made to the Uniform Residential Loan Application (the "URLA') of the Borrower(s),

____.
(PLEASE PRINT BORROWERS' FULL NAME(S))

dated as of ______________________________with respect the property located at
(PLEASE PRINT DATE)

____.
(PLEASE PRINT PROPERTY ADDRESS)

I hereby certify that:

1) I am employed full-time by an eligible Florida-based employer. Veterans are not exempt from this requirement.
2) The property I am purchasing will be my primary residence and I will be a Florida resident.
3) I am a first-time homebuyer which means, a borrower(s) must have had no present ownership interest in a principal residence at any time during the three-year period prior to the date on which the Mortgage Loan is executed, unless exempt as designated in the Hometown Heroes Program Guide.

BE AWARE: There is no cost to apply for Hometown Heroes Downpayment Assistance.

Scammers often target homebuyers who are in need of assistance or trying to purchase a home. A common tactic scammers use is to require you to pay an upfront fee before providing any services. They may also try to charge you to apply for the program. Avoid any company or individual that does this and report them to the Inspector General's Office at the Florida Housing Finance Corporation 850-488-4197.

Florida Housing is hereby entitled to rely on all information provided and representations made in such URLA as if provided in this Certification Form, including, without limitation, the Acknowledgement and Agreement set forth in Section 1b and/or Section 1c., Current Employment/Self Employment and Income, of such URLA. Florida Housing is also hereby entitled to rely on Verification of Employment (VOE) provided by a third-party provider or Borrower(s)' employer.

I acknowledge that knowingly failing to disclose material information to Florida Housing Finance Corporation, or making or causing to be made a false, or fraudulent statement or representation of material fact in an application for use in determining eligibility for a payment under Florida Housing Finance Corporation's Hometown Heroes Loan Program, constitutes a crime punishable under Federal law. I, therefore, certify, under penalty of perjury that all information I have given on the loan application, Program documents, and in any accompanying statements, is complete, true, and correct and I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessment. Borrower(s) further certify that they have not been convicted of a sex offense against a minor, terms are defined in 34 U.S.C. § 20911.

This Certification is effective on the earlier of the date listed below or the date received by your Lender.

____ ____________ ______________________
Signature of Borrower Qualifying for Hometown Heroes Date