MORTGAGE LOAN CERTIFICATE

This Mortgage Loan Certificate (“**Certificate**”) forms an integral part of the Loss Sharing Addendum (the “**Addendum**”) between Fannie Mae and Lender named below as in effect on the date of this Certificate.

This Certificate is designed to identify the Mortgage Loan described below as a Mortgage Loan to which the Addendum relates. By delivery to Fannie Mae of the Mortgage Loan identified below, Lender agrees that the representations and warranties set forth in the Multifamily Selling and Servicing Agreement with respect to Mortgage Loans shall be applicable to the Mortgage Loan described in this Certificate. Lender certifies to Fannie Mae that the following description of the Mortgage Loan is true and correct in all respects.

DESCRIPTION OF MORTGAGE LOAN

Fannie Mae Commitment/Pool Number:

Commitment Date:

Borrower:

Project Name:

Original Principal Balance:

Gross Note Rate:

Maturity Date:

Type of Loan (i.e., FHA, FHA Plus, other):

Lender is delivering this Mortgage Loan with an initial Loss Level of \_\_\_\_\_\_ [I, II or III]. (If blank or unsigned by Fannie Mae, Loss Level I shall apply.)

Lender is delivering this Mortgage Loan with an initial Allocable Percentage of \_\_\_\_\_\_ (if blank or unsigned by Fannie Mae, the Allocable Percentage is 100%)\*\*.

**[Remainder of Page Intentionally Blank]**

**Lender**:

By:

Printed Name:

Title:\*

Date:

**Fannie Mae**:

**[MUST BE SIGNED BY FANNIE MAE IF LOSS LEVEL IS OTHER THAN LOSS LEVEL I OR ALLOCABLE PERCENTAGE IS LESS THAN 100%]**

By:

Printed Name:

Title:

Date:

\* Must be signed by the President or a Vice President or by a General Partner with authority to bind Lender.

\*\* With respect to any Mortgage Loan for which Lender fails to deliver a Mortgage Loan Certificate, Lender shall be deemed to have delivered a Mortgage Loan Certificate with an initial Loss Level of I and an Allocable Percentage of 100%.