**ANNUAL LOAN AGREEMENT CERTIFICATION**

**(Guarantor)**

Fannie Mae Loan No.:

Property Name:

The undersigned, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“**Guarantor**”) certifies to FANNIE MAE the following:

1. Capitalized terms used and not specifically defined in this Annual Loan Agreement Certification (the “**Certificate**”) have the meanings given to such terms in the Loan Agreement.
2. All statements made in this Certificate and all statements and information set forth in the attachments to this Certificate are true, complete, and accurate in all material respects.
3. Attached to this Certificate are the following with respect to calendar year \_\_\_\_\_\_\_ (*check all that apply – all attachments must be dated – do not revise this form – explain any exceptions in the space provided*).

(a) For any Guarantor that is an entity, a statement of income and expenses and a statement of cash flows.

(b) For any Guarantor that is an individual, or a trust established for estate-planning purposes, a personal financial statement.

(c) Balance sheet(s) showing all assets and liabilities of Guarantor and a statement of all contingent liabilities.

(d) A statement of real estate owned directly or indirectly by Guarantor for such period as requested by Lender.

EXCEPTIONS. If any attachment to this Section 3 does not meet the foregoing requirements, please explain the exception here. Additional attachments, if needed, may be described here.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**[Remainder of Page Intentionally Blank]**

IN WITNESS WHEREOF, Guarantor has signed and delivered this Certificate or has caused this Certificate to be signed and delivered by its duly authorized representatives under seal (where applicable).

Date:

**GUARANTOR:**

By: (SEAL)

Name:

Title:

**ATTACHMENTS TO**

**ANNUAL LOAN AGREEMENT CERTIFICATION**

**(Guarantor)**