



**Tennessee Housing Development Agency
Hardest Hit Fund - Keep My Tennessee Home Program
Certification**

I, the undersigned borrower(s), certify under penalty of perjury, as follows:

- that all information I have given in electronic Loan Application provided in connection with my application for mortgage assistance through the Hardest Hit Fund Keep My Tennessee Home loan, other documents or materials as may be required by Tennessee Housing Development Agency (“THDA”), and in any accompanying statements, is complete, true, and correct;
- that THDA is entitled to rely on all information provided and representations made in the Loan Application as if provided in this Certification, including, without limitation, the Acknowledgement and Affirmation set forth in the Owner’s and Hardship Affidavit.

I acknowledge that knowingly failing to disclose material information to THDA, or making or causing to be made a false, or fraudulent statement or misrepresentation of material fact in an application for assistance under the THDA Hardest Hit Fund Keep My Tennessee Home Program, may constitute a crime punishable under State and/or Federal law. I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessments under State and/or Federal law.

Dodd-Frank Certification

The following information is required to be provided by the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) (“Dodd-Frank”). **You are required to furnish this information. If you do not provide this information, you will not be eligible for a Hardest Hit Fund Keep My Tennessee Home Loan.**

Dodd-Frank provides that no person shall be eligible to receive assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery; (B) money laundering; or (C) tax evasion. The Hardest Hit Fund constitutes an “other mortgage assistance program authorized or funded under this act”.

BORROWER

I have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion.

CO-BORROWER

I have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion.

In making this certification, I/we certify under penalty of perjury that all of the information in this document is truthful and that I/we understand that the Servicer, Tennessee Housing Development Agency, the U.S. Department of Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your lender.

Borrower Signature

Date

Co-Borrower Signature

Date