Heart & Homestead
Earned Down Payment Incentive
Lender Certification
(completed by the Lender)

LENDER INFORMATION			
Representative Name		Lender Address	
Representative Position		Lender Phone Number	
Lender Institution Name		Representative Email	

APPLICANT / RECIPIENT INFORMATION			
Applicant Name		Primary Phone Number	
Co-Applicant Name		Primary Email	
Current Address			

HOUSE PURCHASE SUMMARY INFORMATION			
Address		Home Purchase Price	
Home Parcel Number		Closing/Settlement Date	
Type of Home			

OTHER TITLE / MORTGAGE PARTICIPANTS

Will any person, trust, or entity other than the Applicant/Co-Applicant appear on the mortgage, deed, title commitment, title policy, closing disclosure, or final title for the Home?

☐ **No** ☐ **Yes — complete this section**

If Yes, identify each additional person, trust, or entity and the reason for inclusion.

Name / Entity / Trust: ____ **Relationship:** ____________________

Will occupy Home as primary residence? ☐ Yes ☐ No **Reason:** ☐ Supports financing/closing ☐ Estate-planning title structure
☐ Other: ___________________

Name / Entity / Trust: ____ **Relationship:** ____________________

Will occupy Home as primary residence? ☐ Yes ☐ No **Reason:** ☐ Supports financing/closing ☐ Estate-planning title structure
☐ Other: ___________________

Will each titleholder execute the Heart & Homestead junior mortgage and/or required security/title documents? ☐ Yes ☐ Not applicable

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LENDER CERTIFICATIONS

By signing below, LENDER certifies the following to the best of LENDER's knowledge based on its loan file, underwriting documentation, and closing documentation:

- ☐ LENDER has performed sufficient underwriting of APPLICANT and has determined that the Home APPLICANT intends to purchase will be occupied as the Recipient household's legal primary residence.
- ☐ LENDER did not uncover any outstanding obligations to federal, state, or local governmental entities through the underwriting of APPLICANT, or any other conditions or obligations that would otherwise encumber or jeopardize the Incentive.
- ☐ LENDER is not aware of any temporary interest-rate buy-downs being utilized in connection with the Home purchase using Earned Down Payment Incentive funds.
- ☐ All persons, trusts, or entities expected to appear on the mortgage, deed, title commitment, title policy, closing disclosure, or final title for the Home have been disclosed to EDWC.
- ☐ If any person, trust, or entity other than the approved Recipient(s) will appear on mortgage or title documents, LENDER has identified such person, trust, or entity to EDWC and has provided the reason for inclusion, including whether the inclusion is required or requested to support financing/closing or relates to an estate-planning title structure.
- ☐ LENDER will coordinate with the title company to ensure that all titleholders execute the Heart & Homestead junior mortgage and/or any other document required by EDWC, the County, title company, or counsel to preserve the County's mortgage lien, repayment rights, and enforcement remedies.
- ☐ LENDER certifies that the information provided above is true and correct and will provide EDWC notice of any changes no later than three business days prior to the scheduled closing date, including any change to mortgage/title participants, titleholder status, closing disclosure, title commitment, title policy, or junior mortgage signing/recording logistics.

Practical note: This certification is intended to identify known mortgage/title participants and confirm closing logistics. It does not require LENDER to make legal conclusions regarding estate planning, trust structure, or title law.

SIGNATURE

Lender Representative		**Date**	
Printed Name / Title			

Please return the completed certification to EDWC no later than three business days prior to the scheduled closing date.