

Borrower/Contractor Identity-of-Interest/Conflict-of-Interest Certification

Borrower Certification

I/we hereby certify to the Department of Housing and Urban Development (HUD) and _____, (lender) that I/we do not have an identity-of-interest with the seller of the property. I/we also certify that I/we do not have a conflict-of-interest with any other party to the transaction, including the realtor, lender, contractor, consultant and/or the appraiser. In addition, I/we certify that I/we am not obtaining any source of funds or acting as a "strawbuyer" for another individual, partnership, company or investment club and I/we will occupy the residence I/we are purchasing or refinancing.

I/we understand that any violation of either an Identity-of-Interest and/or Conflict-of-Interest is a direct violation against the terms and conditions of the Department of Housing and Urban Development (HUD), the Lender and the Mortgage Instrument, and as such, could be punishable in a criminal and/or civil court and cause the lender to call the Mortgage Note due and payable.

Borrower Signature	Date
Borrower Signature	Date
Borrower Signature	Date
Borrower Signature	Date

Contractor Certification

I hereby certify to the Department of Housing and Urban Development (HUD) and _____, (lender) that I do not have an identity-of-interest with the seller of the property. I also certify that I do not have a conflict-of-interest with any other party to the transaction, including the buyer(s), realtor, lender, contractor, consultant and/or the appraiser

I understand that any violation of either an Identity-of-Interest and/or Conflict-of-Interest is a direct violation against the terms and conditions of the Department of Housing and Urban Development (HUD), the Lender and the Mortgage Instrument, and as such could be punishable in a criminal and/or civil court and cause the lender to call the Mortgage Note due and payable.

Contractor Signature	Date
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Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)