

**City of Fort Worth Neighborhood Stabilization Program
Down Payment Assistance Program**

**Certification of Lender to Compliance with Bank Regulators' Guidance
for Non-Traditional Mortgages**

Lender Name	
Lender Address	
Name of Authorized Signatory	
Title of Authorized Signatory	

Under Section 2301(f)(3)(A)(ii) of the Housing and Economic Recovery Act (HERA), Grantees shall ensure, to the maximum extent practicable and for the longest feasible term, that the sale abandoned and foreclosed-upon homes and residential properties remain affordable to individuals or families whose incomes do not exceed 120 percent of area median income or, for units originally assisted with funds under the requirements of remain affordable to individuals and families whose incomes do not exceed 50 percent of area median income, and;

Because the City of Fort Worth as Grantee must ensure that the homebuyer obtains a mortgage loan from a lender who agrees to comply with the bank regulators' guidance for non-traditional mortgages:

We, the above named Lender;

CERTIFY that we comply with the bank regulators' guidance for non-traditional lenders referenced in "Statement on Subprime Mortgage Lending issued by the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Department of the Treasury, and National Credit Union Administration, described at <http://www.fdic.gov/regulations/laws/rules/5000-5160.html>).

Because the City of Fort Worth as grantee must design NSP programs to comply with this requirement and must document compliance in the records, for each homebuyer:

We, the above named Lender;

SUBMIT the attached, which is the Lender's Subprime Lending Policy.

CERTIFIED AND SUBMITTED BY:

Authorized Signatory Name	
Signature	
Date	