

ATTACHMENT C TO MORTGAGEE LETTER 96-48

HOUSING COUNSELING
Lender Certification of Completion

The undersigned certifies to the best of its knowledge:

- A. The borrower has completed a housing counseling program that meets the requirements of FHA, the Federal National Mortgage Association (Fannie Mae), or the Federal Home Loan Mortgage Corporation (Freddie Mac).
- B. The housing counseling was delivered by:*
- the lender
 - a third party
- B. The housing counseling was conducted by:*
- face to face
 - in a classroom
 - via electronic media

**please check only one box*

I, the undersigned, as authorized representative of
at this time of closing of this mortgage loan, certify that
has (have) completed a housing counseling program.

Name and Title of Lender's Officer

Signature & date