

Exhibit A to Opinion Of Borrower's Counsel

U.S. Department of Housing
and Urban Development
Office of Housing

OMB Approval No. 2502-0598
(Exp. 12/31/2027)

(To be used in HUD-Insured Multifamily
Transactions)

The public reporting burden for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, 451 7th St SW, Room 8210, Washington, DC 20410-5000. Do not send completed forms to this address. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. HUD collects this information to obtain supportive documentation that must be submitted to HUD for approval. HUD uses this information to ensure that viable projects are developed and maintained. This information is required to obtain benefits derived from the National Housing Act Multifamily Mortgage Insurance Programs. This information collected is authorized under Title II of the National Housing Act (12 USC 1701 et seq.) and the regulations at 24 CFR 200 et seq., and no confidentiality is assured.

Warning: Any person who knowingly presents a false, fictitious, or fraudulent statement or claim in a matter within the jurisdiction of the U.S. Department of Housing and Urban Development is subject to criminal penalties, civil liability, and administrative sanctions.

CERTIFICATION OF BORROWER

This Certification of Borrower (**Certification**) is made the _____ day of _____, 20____, by _____ (**Borrower**) for reliance upon by _____ (**Borrower's Counsel**) in connection with the issuance of an opinion letter dated of even date herewith, and to which this Certification is attached (**Opinion**), by **Borrower's Counsel** as a condition for the provision of mortgage insurance by the Department of Housing and Urban Development (**HUD**) of the \$_____ Dollars loan (**Loan**) from _____ (**Lender**) to Borrower. In connection with the Opinion, Borrower hereby certifies to Borrower's Counsel for its reliance, the truth, accuracy and completeness of the following matters:

1. The Organizational Documents are the only documents creating Borrower or authorizing the Loan, and the Organizational Documents have not been amended or modified except as represented to Borrower's Counsel and as represented in the Opinion.
2. The terms and conditions of the Loan as reflected in the Loan Documents as defined in the Opinion to which this is attached have not been amended, modified or supplemented, directly or indirectly, by any other agreement or understanding of the parties or waiver of any of the material provisions of the Loan Documents.
3. Borrower was formed under the laws of the [State] [Commonwealth] of _____.
4. The execution and delivery of the Loan Documents as defined in the

Opinion to which this is attached will not (i) cause Borrower to be in violation of or constitute a material default under the provisions of any agreement to which Borrower is a party or by which Borrower is bound; (ii) conflict with, or result in the breach of, any court judgment, decree or order of any governmental body to which Borrower is subject; or (iii) result in the creation or imposition of any lien, charge, or encumbrance of any nature whatsoever upon any of the property or assets of Borrower, except as specifically contemplated by the Loan Documents as defined in the Opinion to which this Certification is attached.

5. There is no litigation or other claim pending before any court or administrative or other governmental body, or threatened in writing, against Borrower (or general partner, managing member, manager or similar person or entity thereof), the Property, or any other properties of Borrower [except as identified on Exhibit __, List of Litigation, in the Opinion.]
- [6. **{[INSERT IF APPLICABLE]}** There is no default under the Public Entity Agreement (**PEA**) nor have events occurred or exists a state of facts that now or with the passage of time will result in a default under the PEA.
7. There is no default under the Regulatory Agreement nor have events occurred or exists a state of facts that now or with the passage of time will result in a default under the Regulatory Agreement between Borrower and HUD.
8. There are no side-deals (transactions outside the parameters of the Documents that amend, or are inconsistent with, the terms of said Documents) between Borrower and any party to the transaction other than as disclosed in the Documents.
9. There are no liens or encumbrances against the Property that are not reflected as exceptions to coverage in the Title Policy.

NOTE: The definition of any capitalized term or word used herein can be found in the Instructions to Opinion of Borrower's Counsel, the Opinion of Borrower's Counsel, the Regulatory Agreement between Borrower and HUD, the Note, and/or the Security Instrument.

