

Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to receive assistance from the Hardest Hit Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: felony, larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the New Jersey Housing and Mortgage Finance Agency (NJHMFA), the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

New Jersey Housing and Mortgage Finance Agency HomeSeeker DPA Program Certification

Reference is hereby made to the Uniform Residential Loan Application (the "URLA") of the Borrower dated as of _____ with respect to the property located at:

_____. NJHMFA is hereby entitled to rely on all information provided and representations made in such URLA as if provided in this Home Seeker DPA Program Certification, including, without limitation, the Acknowledgement and Agreement set forth in Section IX of such URLA.

I acknowledge that knowingly failing to disclose material information to NJHMFA, or making or causing to be made a false, or fraudulent statement or representation of material fact in an application for use in determining eligibility for a payment under the HomeSeeker DPA Program, may constitute a crime punishable under State and/or Federal law. I, therefore, certify, under penalty of perjury that all information I have given on the URLA, other Program documents, and in any accompanying statements, is complete, true, and correct and I acknowledge that any material omission or false, fictitious, or fraudulent statement or representation or entry could be the basis for civil penalties and assessments under State and/or Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your lender.

_____ Date

_____ Date