

Identity of Interest Certifications

Borrower's Identity of Interest:

The Borrower agrees with to the following statement: "I hereby certify to the Department of Housing and Urban Development (HUD) and On Q Financial, Inc, that I/We do not have an identity of interest with the seller of the property. I 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 Appraiser. In addition, I certify that I am not obtaining any source of funds or acting as a "straw buyer" for another individual, partnership, company, or investment club, and I/We ___Will or ___Will Not occupy the residence I/We are purchasing or refinancing".

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)

Borrower Signature

Date

Co-Borrower Signature

Date

Contractor Identity of Interest:

The Contractor agrees with the following statement: "I have submitted any required architectural exhibits, including any applicable engineering and termite reports, and the estimated rehabilitation cost, and they are acceptable for the rehabilitation of this property. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. I also certify that I have no Identity of Interest or Conflict of Interest with the Realtor, Lender, Borrower, Consultant and/or Appraiser"

Contractor Signature

Date

Company Name