

**Appendix B: Certification for Individual Unit Financing**

Project Name: \_\_\_\_\_

Project Location: \_\_\_\_\_

The undersigned hereby certifies that:

1. The Mortgagee has verified that the condominium unit in connection with this loan file has been verified to be in a project that appears on FHA's list of approved condominium projects as of the date that the FHA case number is assigned;
2. To the best of his or her knowledge and belief, the information and statements contained in this application are true and correct;
3. The Mortgagee has no knowledge of circumstances or conditions that might have an adverse effect on the project or cause a mortgage secured by a unit in the project to become delinquent (including but not limited to defects in construction; substantial disputes or dissatisfaction among unit owners about the operation of the project or the owners association; and disputes concerning unit owners, rights privileges, and obligations); and
4. The Mortgagee has reviewed and verified that the investor ownership, percentage of owners in arrears for condominium association fees and owner-occupancy percentage meets FHA requirements.

\_\_\_\_\_  
Authorized Mortgage Representative (Print & Sign)

\_\_\_\_/\_\_\_\_/20\_\_\_\_  
Date

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**Pre-Sale Certification**

The undersigned hereby certifies that in lieu of providing:

1. Copies of sales agreements and evidence that a mortgagee is willing to make the loan; or
2. Evidence that units have closed and are occupied;

That the Builder / Developer has attached to the signed and dated certification, a list documenting all units sold, under contract or closed (i.e. an excel spreadsheet). This information will be used to document the required minimum presale requirement of 30 percent.

\_\_\_\_\_  
Builder / Developer (Print and Sign) and Title

\_\_\_\_/\_\_\_\_/20\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Builder's / Developer's Representative (Print and Sign) and Title

\_\_\_\_/\_\_\_\_/20\_\_\_\_  
Date