

# Certification and Agreement

U.S. Department of Housing  
and Urban Development  
Government National Mortgage Association

With respect to mortgages (loans) represented by Ginnie Mae commitment number: \_\_\_\_\_

The issuer named below certifies:

(Check the appropriate box)

- Any and all security agreements affecting the mortgages in the referenced pool or loan package are limited by a duly executed Release of Security Interest (form HUD-11711A), which has been delivered by the issuer to the designated document custodian and which provides that any interest of a secured party in and to the pooled mortgages shall lapse upon or prior to the delivery of securities backed by the referenced pool or loan package. Upon the delivery of securities, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.
- No mortgage in the referenced pool or loan package is now subject to any security agreement between the issuer and any creditor, and upon the release (delivery) of securities backed by the pool or loan package, only Ginnie Mae will have any ownership interest in and to the pooled mortgages.

The issuer agrees that after the delivery of securities backed by the referenced pool or loan package, it will not encumber any pooled mortgage by pledge or otherwise.

Issuer		Authorized Signature	
Issuer ID Number	Date	Title	