**BORROWER CERTIFICATION OF PROPERTY CONDITION – WEATHER EVENTS IMPACTING AREA
(Revised 7-18-2024)**

**Freddie Mac Loan Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Property Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

THIS BORROWER CERTIFICATION OF PROPERTY CONDITION – WEATHER EVENTS IMPACTING AREA (“**Certification**”) dated \_\_\_\_\_\_\_\_\_\_\_ \_\_, 202\_ is made in connection with the mortgage loan in the principal amount of approximately $\_\_\_\_\_\_\_\_\_\_\_\_\_ (“**Loan**”) being requested by [INSERT BORROWER NAME] (“**Borrower**”) from [INSERT LENDER NAME] (together with its successors and/or assigns, “**Lender**”) to be secured by the real property located at [INSERT PROPERTY ADDRESS] (“**Property**”).

The Property is located in an area that recently experienced damaging effects related to weather conditions (the “**Recent Weather Events**”).

In connection with the foregoing and to induce Lender to make the Loan, I \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [INSERT NAME OF PERSON EXECUTING CERTIFICATE], hereby certify for the benefit of Lender and Freddie Mac that: (1) I am the [INSERT POSITION – MUST BE AN OFFICER, MEMBER OR GP OF BORROWER OR AN ENTITY WITH A CONTROLLING INTEREST IN BORROWER] of Borrower and am competent to address the matters set forth in this Certification, (2) each of the statements made in this Certification is true, complete and correct, and made in good faith, and (3) I have reviewed such documents and have made such inquiries and investigations as I have considered necessary and advisable to verify the matters set out in this Certification. I further certify, represent and warrant to Lender and to Freddie Mac as follows: **[CHECK ONE]**

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| --- | --- |
| [ ]  | Except as Borrower may have disclosed to Lender in writing in connection with the issuance of the Commitment Letter, the Property has not been damaged by fire, water, wind or other cause of loss.  |
| [ ]  | That (i) the Property has incurred one or more adverse impacts as a result of the Recent Weather Events, and (ii) the following item(s) are the only area(s) of the Property adversely impacted:  |
|  |  |
|  |  |

I acknowledge that fraud or any material misrepresentation in this Certification, will be considered fraud or material misrepresentation by any officer, director, partner, member or employee of Borrower in connection with the application for the Loan, the creation of the Loan or any request for consent from Lender and will result in personal recourse to Borrower and Guarantor, if applicable.

This Certification will remain in full force and effect and survive the origination of the Loan.

IN WITNESS WHEREOF, the undersigned has executed this Certification as of the day and date first above written.

BORROWER:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name:

Title: