

**Optigo**® **Lender’s Index Lock Certification for Broker/Correspondent Loans**

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| **Proposed Property Name and Address:****Proposed Borrower:** |  |
| **Proposed Borrower Principal(s):** |  |
| **Proposed Guarantor(s):** |  |
| **Seller/Servicer:** |  |
| **Certification Date:** |  |

In connection with the Index Lock Agreement executed by the Seller/Servicer on the Certification Date regarding the above Freddie Mac Loan Number, Proposed Property, Proposed Borrower, Proposed Borrower Principal(s) and Proposed Guarantor(s) (the “Index Lock Agreement”), Seller/Servicer represents and warrants to Freddie Mac that:

1. it has received, for the Proposed Property, current rent rolls, operating statements, and other property due diligence and source documentation directly from a Proposed Borrower or Proposed Borrower Principal or the member, partner, director or employee of the Proposed Borrower or Proposed Borrower Principal’s firm authorized to sign and submit the documentation on behalf of such party,
2. when required by Freddie Mac, it has received current financial statements for the Proposed Borrower, Proposed Borrower Principal(s) and, as applicable, the Proposed Guarantor(s), directly from each such party, or the member, partner, director or employee of the Proposed Borrower, Borrower Principal and/or Guarantor’s firm authorized to sign and submit the statements on behalf of such party, and
3. it has (a) reviewed the due diligence, financial statements, and source documentation, and (b) either conducted a preliminary property inspection of the Proposed Property or, for a refinance of a Freddie Mac Mortgage, reviewed a servicing inspection of the Proposed Property, in accordance with Section 3.15(c) of the Freddie Mac *Multifamily Seller/Servicer Guide.*

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| This Certification must be executed as of the date of Index Lock by the same authorized representative of the Seller/Servicer who executed the Index Lock Agreement. By execution of the Index Lock Agreement and this Certification, Seller/Servicer acknowledges and agrees that Freddie Mac is relying upon the foregoing representations and warranties.**SELLER/SERVICER:** |
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| Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |