



Identity-of-Interest Certifications

Borrower's Identity-of-Interest Certification. The borrower must sign a certification stating the following: "I hereby certify to the Department of Housing and Urban Development (HUD) and Mid-Island Mortgage Corp., 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 the appraiser. In addition, I certify that I am not obtaining any source of funds or acting as a "strawbuyer" for another individual, partnership, company or investment club and I/We _____ will/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's Signature

Date

Co-borrower's Signature

Date