

**ANNUAL LOAN AGREEMENT CERTIFICATION
(Guarantor)**

Fannie Mae Loan No.: _____
Property Name: _____

The undersigned, _____, a _____
 (“**Guarantor**”) certifies to FANNIE MAE the following:

1. Capitalized terms used and not specifically defined in this Annual Loan Agreement Certification (the “**Certificate**”) have the meanings given to such terms in the Loan Agreement.

2. All statements made in this Certificate and all statements and information set forth in the attachments to this Certificate are true, complete, and accurate to the best of the undersigned’s knowledge.

3. Attached to this Certificate are the following with respect to calendar year _____:

(a) if Guarantor is an individual or a trust established for estate-planning purposes, a personal financial statement (including a statement of all contingent liabilities), dated _____, _____;

(b) if Guarantor is an entity, a statement of income and expenses for Guarantor, dated _____, _____; and

(c) if Guarantor is an entity, statement of cash flows of Guarantor, dated _____, _____;

[DRAFTING NOTE: GUARANTOR TO PROVIDE THE ADDITIONAL ITEMS LISTED BELOW WHICH HAVE BEEN REQUESTED IN WRITING BY LENDER.]

(d) if Guarantor is an entity, a balance sheet showing all assets and liabilities of Guarantor (including a statement of all contingent liabilities) as of the end of such calendar year, dated _____, _____;

(e) such other statement as set forth below and for the period indicated:

(i) _____;

(ii) _____; and

(iii) _____.

4. **YES** **NO**

There has been no change since the earlier of the delivery of the last Certificate and the Effective Date of the Mortgage Loan that would materially adversely affect the Mortgaged Property or the validity, enforceability or the ability of Guarantor to perform its obligations under the Guaranty or any other Loan Document.

[Any additional explanations are attached hereto as Schedule 1.]

[Remainder of Page Intentionally Blank]

IN WITNESS WHEREOF, Guarantor has signed and delivered this Certificate or has caused this Certificate to be signed and delivered by its duly authorized representatives under seal (where applicable).

Date: _____

GUARANTOR:

By: _____

Name: _____

Title: _____

SCHEDULE 1

**If applicable, complete an explanation of any relevant matters
involving this Certificate.**