

**DOWNPAYMENT PLUS®
CERTIFICATE OF HOME BUYER EDUCATION AND COUNSELING**

I certify that borrower(s), _____, has/have
(Name(s) of borrower(s))
successfully completed the appropriate minimum requirements of a home buyer counseling program for a purchase transaction that will use the funds from the Downpayment Plus® program. I have included the appropriate Home Buyer Education and Counseling Checklist with this certification as verification of the completion of the required counseling.

Authorized Signature for Lender (Required)

Name of Authorized Signer for Lender (Please Print)

Authorized Signature for Counseling Agency (if Applicable)

Name of Authorized Signer for Agency (Please Print)

BUYER ACKNOWLEDGEMENT

I hereby acknowledge that the Lender informed me at the time of my application that home buyer counseling may be required as a condition of the Downpayment Plus® program, that counseling may be provided by a counseling agency that requires payment of a fee for its services, whether such fee will be paid from Downpayment Plus® program funds or by the Lender, and whether I must pay any such fee from my own funds.

If I obtain a mortgage loan using the Downpayment Plus® program that provides me with funds for down payment and/or closing costs, and I experience difficulty in making my monthly mortgage payments, I understand that the servicer of my loan may refer me to a counseling service that will advise me in finding ways to meet my mortgage obligation. For this purpose, I hereby authorize the servicer to release certain financial information related to my mortgage loan to such agency. All information released to the counseling agency will remain strictly confidential.

I further hereby authorize such agency to furnish any information regarding my financial status to the servicer that may assist the servicer or its affiliates in determining whether restructuring my loan or other extraordinary services may result in preserving my long-term home ownership. Information will include, but not be limited to:

- | | |
|--------------------------|-------------------|
| - Original Loan Amount | - Current Balance |
| - Payment Due Date | - Payment History |
| - Monthly Payment Amount | - Amount Past Due |
| - Credit Report | |

Borrower Signature Date

Borrower Signature Date

* The Federal Home Loan Bank of Chicago will not accept an online counseling program or a home buyer workbook as the sole source of counseling. Though we consider online programs and workbooks to be valuable tools, to ensure that the home buyers themselves have completed and understand the online program/workbook, we require one-on-one or group counseling with a counseling agency or a representative of the lender.

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