

NO BORROWED FUNDS CERTIFICATION

This is to certify that the source of cash in a sufficient amount to close this mortgage loan was derived without the use of ineligible secondary financing. The only exception being borrowed funds which were disclosed and approved by the lender.

Further I/we understand that Section 1010 of Title 18, U.S.C., "Federal Housing Administration Transactions" provides: "Whoever, for the purpose of influencing in any way the actions of such administration, makes, passes, utters, or publishes any statement, knowing the same to be false, shall be fined *not* more than \$5000.00 or imprisoned not more than two years, or both."

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

STATE OF INDIANA
COUNTY OF Hamilton

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SS:
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Subscribed and sworn to before me a Notary Public, in and for the County and State, this 21st day of December, 2001.

Bernadette Barnhill

Notary Public



Bernadette Barnhill
County of Residence: Boone
My Commission Expires:
May 5, 2009