

Complete this form when submitting HPA program documentation.

Member _____	Advance # _____
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The undersigned, an authorized representative of _____ (“Member”) certifies that the funds made available to the Member through HPA were used to refinance or modify mortgage loans, each of which meets all of the following conditions of use:

- The total household income is at or below 115% of area median income at the time of restructuring.
- The loan is a first-lien residential mortgage loan on the borrower’s primary residence.
- The loan is a refinanced or modified loan and (i) has a fixed interest rate for at least 3 years, with no negative amortization during that period, or (ii) is a reverse mortgage, such as a Home Equity Conversion Mortgage.
- The interest rate, points, fees, and all other charges are, at all times during the term of the loan, reasonable and customary, and do not and will not exceed the thresholds of the Home Ownership and Equity Protection Act of 1994 and its implementing regulations (Federal Reserve Board Regulation Z).
- The loan complies with applicable federal, state, and local anti-predatory lending laws, regulations, and orders designed to prevent or regulate abusive and deceptive lending practices and loan terms.
- The first-mortgage closing does not include single-premium credit life insurance.
- The household does not receive cash greater than \$500 from the refinancing transaction (except for a reverse mortgage).

In addition, the Member has provided documentation to the Bank in accordance with the HPA procedures located under Credit Products in the Community Investment section of our website at fhlbsf.com.

Member Certification

I, _____, _____,
(Member Representative Name) (Title)
 of _____, do hereby certify that the statement above is true and correct.
(Financial Institution Name)

Member Authorization

Authorized Signature _____	Authorized Signature _____
Name _____	Name _____
Title _____	Title _____
Date Signed _____	Date Signed _____

Note: This form must be signed on behalf of the member by one or more authorized signers, in accordance with the member’s authorizations on file with the Bank.