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Member Institution

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WISH Application No.

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### Member Institution Certification

This certification is made by the above-named Member Institution (“Member”) to the Federal Home Loan Bank of San Francisco (“Bank”) in connection with Member’s WISH Application No. (“Application”) stated above. The Application has been approved by the Bank to receive a Subsidy in an amount determined by the Bank under the Bank’s Affordable Housing Program (AHP), which is administered pursuant to the AHP Regulation, the Bank’s AHP Policies and Procedures, and the terms of the Affordable Housing Program Direct Subsidy Agreement–Homeownership Set-Aside Program (“Agreement”).

All capitalized terms used herein are as defined in the Agreement between the Bank and the Member.

The undersigned, on behalf of the Member and based upon the Member’s review of the WISH Application and relevant documentation pertaining to the Homebuyer(s) receiving Subsidy, as represented on the WISH Program Certification and Disbursement Request Attachment 1 to this Certification and Disbursement Request (“Attachment 1”), incorporated by reference, and such other information as Member deems relevant, hereby certifies as follows:

1. The individual executing this Certification and Disbursement Request is an officer of the Member duly authorized to make the representations contained herein.
2. The Subsidy has been used in compliance with the Agreement, the AHP Regulations set forth at 12 C.F.R. Part 1291, as amended from time to time, the Bank’s policies and procedures, and the approved Application.
3. The Subsidy was used for an eligible purpose and that the interest rate, points, fees, and other charges for all loans made in conjunction with the AHP direct subsidy shall not exceed a reasonable market rate of interest, points, and fees, and any other charges for loans of similar maturity, term, and risk.
4. The Homebuyer receiving AHP funds is a first-time homebuyer according to the first-time homebuyer definition published by the Bank in its AHP Implementation Plan.
5. Each Homebuyer receiving Subsidy pursuant to this request met the income eligibility requirements of 12 C.F.R. Section 1291.42(b)(1) at the time of enrollment in the WISH Program and to the best of the Member’s knowledge has not received AHP subsidies from the Bank under any other approved application or agreement.
6. The unit purchased with the Subsidy is subject to a deed restriction or other legally enforceable retention agreement or instrument consistent with the AHP regulations at 12 C.F.R. Section 1291.15(a)(7).
7. The Homebuyer completed a homebuyer counseling program provided by, or based on one provided by, an organization experienced in homebuyer or homeowner counseling.

Total Subsidy Requested ( <i>must equal total amount shown on Attachment 1</i> ) \$	Settlement Transaction Account (STA) No.
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**Disbursement Request**

Member, pursuant to the Agreement, hereby confirms to the Bank that pursuant to the Member's approved Application, the Member has disbursed Subsidy to the eligible Homebuyer listed in Attachment 1 in the amounts shown, and Member hereby requests that the Bank reimburse Member for such Subsidy in accordance with the Agreement, the WISH Program, the AHP Regulations, and the Bank's AHP Policies and Procedures. Member requests that the Subsidy be transferred into Member's Settlement Transaction Account maintained at the Bank. The Member further certifies that to the best of its knowledge, all information provided by the Member in the approved Application and any approved changes thereto, and in any oral statements made in connection with such Application for which disbursement is hereby requested remain true, accurate, and complete in all material respects. Member has submitted to the Bank certain additional certifications in connection with this Member Certification and Disbursement Request, as required by the Bank prior to disbursing the Subsidy ("Member Certifications"). Such Member Certifications, and the Homebuyer information set forth on Attachment 1, are incorporated herein by this reference.

**Member Institution Information**

Member Institution Contact		Title	
Address			
City		State	ZIP Code
Email		Telephone Number	

**Member Authorization**

Name	Title
Authorized Signature	Date Authorized

*This form must be signed in accordance with the Member's authorizations on file with the Bank.*