

**HOUSING COUNSELING**  
**ATTACHMENT C TO MORTGAGEE LETTER 96-48**  
Lender Certification of Completion

The undersigned certifies to the best of its knowledge:

- A. The borrower has completed a housing counseling program that meets the requirements of FHA, the Federal National Mortgage Association (Fannie Mae), or the Federal Home Loan Mortgage Corporation (Freddie Mac).
- B. The housing counseling was delivered by: \*
  - (    ) the lender
  - (    ) a third party
- C. The housing counseling was conducted by: \*
  - (    ) face to face
  - (    ) in a classroom
  - (    ) via electronic media

\* Check only one box in each section.

I, the undersigned, as authorized representative of **First National Bank**  
of this mortgage loan, certify that:

at the time of closing

**Eran J Collins**  
**Jadee L Pulsifer**

has/have completed a housing counseling program.

\_\_\_\_\_  
**Name and Title of Lender's Office**

\_\_\_\_\_  
**Signature** **DATE**