

**CERTIFICATION OF
*Housing Associate***

I, _____, _____ of the
Housing Associate (HFA), herewith certify, on behalf of **HFA**, that:

1. All funds received (pursuant to § 1266.7(b)(2), which pertains to certain advances made to state housing finance agencies) by **HFA** as an advance, from the date of this certification through December 31, 2015, and in support of **HFA**'s program, and pursuant to that certain advance agreement dated _____, 2015 between **HFA** and the Federal Home Loan Bank of Des Moines (FHLB) shall be used for the purpose of facilitating residential or commercial mortgage lending that benefits individuals or families meeting the income requirements in section 142(d) or 143(f) of the Internal Revenue Code (26 U.S.C. 142(d) or 143(f)); and
2. Said advances shall be secured by:
 - (A) The collateral described in § 1266.7(a)(1) or (2).
 - (B) The collateral described in § 1266.7(a)(3). Solely for the purpose of facilitating acceptance of such collateral, the FHLB may establish a cash collateral account for **HFA** that has satisfied the requirements of § 1264.3(b).
 - (C) The other real estate related collateral described in § 1266.7(a)(4), provided that such collateral is comprised of mortgage loans on one-to-four family or multifamily residential property.

This certification is given this _____ day of _____, 2015.

Housing Associate

By: _____

Its: _____