

FORM OF RESOLUTION OF MORTGAGE LENDER

[Please type name of Mortgage Lender]

RESOLVED, that _____ (the "Mortgage Lender") hereby approves, ratifies, confirms and adopts the terms and conditions of the Participating Mortgage Lender Single Family Program Agreement (the "Program Agreement") between the Mortgage Lender and the District of Columbia Housing Finance Agency (the "Agency"), a form of which is attached hereto as Exhibit A;

FURTHER RESOLVED, that

[fill in authorized persons by name or by title including anyone authorized to approve supplement to the Program Agreement (each an "Authorized Officer")]

are each hereby authorized on behalf of the Mortgage Lender to execute, deliver and consent to the Program Agreement and any amendments to the Program Agreement that are determined by such Authorized Officer to be necessary or appropriate and to execute and deliver (i) Program Supplements, (ii) Servicer Participating Lender Agreements and (iii) any other Program Document from time to time in connection with any Program in which Mortgage Lender will participate, each as defined in the Program Agreement;

FURTHER RESOLVED, that the execution and delivery by an Authorized Officer of the agreements referenced above are hereby ratified and confirmed;

FURTHER RESOLVED, that this Mortgage Lender authorizes, ratifies and confirms performance of the obligations, covenants and agreements of the Mortgage Lender as set forth in or contemplated by the Program Agreement;

FURTHER RESOLVED, that the proper officers and agents of the Mortgage Lender designated herein be, and each of them hereby is, authorized, jointly and severally, to take any and all steps, do any and all things and execute and deliver any and all documents, including amendments thereto, in the name and on behalf of the Mortgage Lender as may be necessary or appropriate to carry out the purpose of the foregoing resolutions and to perform the obligations of the Mortgage Lender under the Program Agreement.

CERTIFICATE

I, _____, _____ of _____, certify that the foregoing resolutions are true and current copies of the resolutions passed at a meeting of the Board of Directors of _____ duly called and held on the ____ day of _____, ____, as the same now appears in the minutes book of _____, and that the minutes reflect that a quorum was present. I further certify that (i) as of the date hereof, the foregoing resolutions are in full force and effect and have not been modified or rescinded, and (ii) as of the date hereof, and as of the date the resolutions were adopted, the Mortgage Lender had and now has all power and authority to adopt the resolutions.

Secretary

STATE OF _____

COUNTY OF _____

On this ____ day of _____, ____, before me, a Notary Public within and for said County and ____, personally appeared _____, to me known to be the person(s) described in and who, being by me first duly sworn, executed the foregoing Certificate and acknowledged, deposed and said that he/she/they executed the same as his/her/their free act and deed and stated that the information and certifications contained therein are true and correct.

Notary Public

Printed Name: _____

Commission No. _____

Commission Expires: _____

___ Personally Known

___ Produced Identification

ID No. _____

[or other corporate certification appropriate for
Mortgage Lender's corporate records]