

Exhibit L
Mortgage Credit Certificate Program
Certificate of Lender

Reservation Date _____ Applicant(s) _____
LHC MCC Number _____
Originator _____

I, the undersigned authorized officer of the above Lender, do hereby certify, represent and warrant to the Louisiana Housing Corporation ("Corporation ") that:

1. All terms used herein shall have the meanings attributed to them in the Program Manual for the LHC Mortgage Credit Certificate Program unless a different meaning is specifically defined herein or is required by the context in which the term appears.
2. I have read the Program Notice to Borrower of Potential Recapture Tax and Mortgagor Affidavit, the Closing Affidavit, the Tax Return Affidavit and the Seller Affidavit (collectively, the "Affidavits") which were executed in connection with the Mortgage Credit Certificate Application made by the above Applicant and submitted to the Corporation. Prior to the execution of such documents, I reviewed the contents thereof with the Applicant, and if applicable, the closing agent.
3. (a) I have reviewed the credit analysis worksheet, or similar document, prepared in connection with this Loan. The worksheet accurately reflects the information this Lender has obtained concerning the monthly gross income of the Applicant, and this Lender has complied with the requirements of the Program Manual and the Lender Participation Agreement in verifying the accuracy of such information.

(b) Based upon Household Income Calculation Worksheet, to the best of the Lender's knowledge and belief the Applicant's Anticipated Annual Family Income is \$_____.
4. The Residence is located within the state of Louisiana.
5. I have conducted or have caused to be conducted an investigation regarding the truth of the facts set forth in said Affidavits, the nature of which investigation is as follows:
[DESCRIBE DETAILS OF INVESTIGATION]

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 10012016

NOTE: Paragraph 6 below shall be deleted in its entirety in the case of an Applicant who is acquiring a Residence in a Targeted Area or is a Qualified Veteran.

6. The investigation described in paragraph 5 hereof complies with the requirements of the Program Manual and the Lender Participation Agreement, and such investigation included examination of copies of income tax returns for the past three years provided by the Applicant which were filed with the Internal Revenue Service (or tax account information letters from the Internal Revenue Service covering such years), and the returns or information furnished indicated that during the preceding three years the Applicant did not claim deductions for taxes or interest on indebtedness with respect to the real property constituting a Principal Residence of the Applicant. [In the event that the Applicant was not required to file a federal income tax return for all of the three years preceding the execution of the Loan, the Lender is to make sure that the Tax Return Affidavit executed by the Applicant states that fact.]
7. No facts have come to my attention as a result of said investigation or otherwise which would cause me to disbelieve or doubt the truth of the Affidavits, or any portion of any of such Affidavits.
8. The Loan is secured by a valid lien on a Residence which to the knowledge of the Lender is occupied by or is to be occupied by the Applicant as his or her Principal Residence, is made in accordance with the Program Manual and the Lender Participation Agreement, and is not for the purpose of refinancing any existing loan on any such property (other than a construction period loan, construction bridge loan, or similar temporary initial construction financing initially incurred for the sole purpose of acquiring the Residence and initially incurred within 24 months of execution of the Loan and having an original term not exceeding 24 months).
9. The fees and charges collected by the Lender for the Loan are in compliance with the Program Manual and the Lender Participation Agreement. The amounts collected by the Lender to reimburse the Lender for reasonable and customary charges paid or incurred for hazard or mortgage insurance premiums, survey, title insurances, appraisal fees, abstract and attorneys' fees, recording or registration charges, escrow fees, file preparation fees, application fees, credit reports, and similar charges do not exceed the reasonable and customary amounts charged by the Lender for mortgage loans not made in connection with the Program.
10. To the best knowledge of the Lender, the Applicant has not conveyed the Applicant's right, title or interest to or in the property to any party other than a trust for the benefit of such mortgagor and/or members of such Applicant's immediate family.
11. No portion of the financing of the Residence has come from the proceeds of qualified mortgage bonds or qualified veterans' mortgage bonds.
- 12. The statements set forth herein are made under penalty of perjury. I understand that perjury is a felony offense punishable by fine or imprisonment or both.**
13. All capitalized terms used in this Certificate of Lender and not otherwise defined herein have the meanings attributed to them in the Program Manual distributed by the Trust in connection with the program.

IN WITNESS WHEREOF, I have hereunto set my hand on this _____ day of _____, _____.

Originator _____

Signature of Representative _____

Print Name of Representative _____

Date _____ Title _____

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 10012016