

Exhibit O

LHC Soft Second Program Underwriter Certification Form

(Backup Document – Contact Single Family before Submission)

I have reviewed the LHC Soft Second Program Compliance Package for the Borrower named herein, and have approved this loan for the purposes of credit and compliance with the LHC Soft Second Program:

Reservation Date _____ Borrower _____
 LHC Number _____
 SMC Number _____

Property Address _____
 Property City _____
 Property State _____ Property Zip Code _____
 Property Type _____ Property Parish _____

Mortgage Loan Amount _____ Acquisition Cost _____
 Second Mortgage Amount _____ Closing Date _____
 Closing Cost Assistance _____ Loan Product Type _____
 Additional Subsidy _____ Household Size _____
 Total Assistance _____ Dependents Under 18 _____
 Total Household Income _____ Number Employed _____
 First Time Home Buyer _____

	Name	Phone	Email
Loan Officer	_____	_____	_____
Underwriter	_____	_____	_____

I am certifying that I have reviewed the compliance package for the mortgagor named herein, and have approved this application for compliance with the LHC Soft Second Program in the following areas:

1. Applicant is a First Time Home Buyer.
2. Total Gross Household Income is below the Income Limits set forth by the Program. See **Exhibit F(c)**.
3. Property Acquisition Cost is below the Maximum Permissible Acquisition Cost Limits set forth by the Program. See **Exhibit F(c)**.
4. Property Type is acceptable per Program Guidelines.

 Lender

 Signature of Underwriter

 Date

 Print Name of Underwriter

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 08/01/2018