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*Equal Opportunity Housing and Equal Opportunity Employment*

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To: Minnesota NSP I Sub-Recipients  
From: Ruth Simmons, MN NSP I Coordinator

**Subject: Lender Certification form for NSP I Mortgage Recipients**

Attached is a certification that, if signed, will enable homebuyers who receive Neighborhood Stabilization Program (NSP) assistance from the Minnesota Housing Finance Agency to obtain first mortgage loans from your institution.

NSP requires that first mortgage borrowers receive their mortgage loans from lenders that comply with bank regulators' guidance that addresses certain principles relating to prudent risk management practices and consumer protection laws. The guidance can be viewed at <http://www.fdic.gov/regulations/laws/rules/5000-5160.html>.

This certification is for the purpose of documenting the files of Neighborhood Stabilization Program (NSP) homebuyers that the first mortgage lender is in compliance with the guidance. Our goal is to obtain this certification once and use it for multiple NSP-assisted homebuyers who obtain mortgages from your institution.

If you have any questions about this certification, please contact Ruth Simmons at (651) 297-5146.

Minnesota Housing finances  
and advances affordable housing  
opportunities for low and moderate  
income Minnesotans to  
enhance quality of life and foster  
strong communities.

