

**Borrower’s Electronic
Closing Certificate**

**U.S. Department of Housing
and Urban Development**
Office of Housing

OMB Approval No. 2502-0618
(exp. 03/31/2024)

Public Reporting Burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Response to this request for information is required in order to receive the benefits to be derived. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number. While no assurance of confidentiality is pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information Act request.

Privacy Act Notice: The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in this form by virtue of Title 12, United States Code, Section 1701 et. seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. The Housing and Community Development Act of 1987, 42 U.S.C., 3543 authorizes HUD to collect Social Security Numbers (SSN). Providing the SSN is mandatory for the sponsor, mortgagor, borrower, and the owner. Failure to provide SSN could result in disapproval of participation in this HUD program and/or display action on the proposal. Submission of the SSN by all other participants is voluntary. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

To: Secretary of Housing and Urban Development (“HUD”)	Project Name: [Project Name]
	FHA Project Number: [Project No.]

The undersigned has provided or obtained documents for the purpose of securing a mortgage loan insured under the National Housing Act (12 U.S.C. § 1701 *et seq.*) for the above captioned project (the “Project”). These documents have been delivered to HUD in an electronic format and/or signed using digital signature software or other electronic means. As a material condition to HUD’s consideration of such documents, the undersigned represents and certifies the following:

1. The submitted electronic records are intended to satisfy the execution and enforceability requirements established by the federal E-SIGN Act (15 U.S.C. § 7001 *et seq.*) and the Uniform Electronic Transactions Act, or such other applicable state legislation, as has been adopted in the signatory’s jurisdiction.
2. The undersigned consents to conducting business with HUD utilizing electronic records and signatures for all purposes related to the requested mortgage loan insurance. To the extent the submitted documents include the signature of a third-party made for the purpose of entering a contractual relationship with the undersigned, or to make any factual representation to HUD, the undersigned has confirmed such party’s consent to conduct business using electronic records and its agreement that HUD may rely upon such records when taking any action related to the Project. Such parties may include, without limitation, general contractors, architectural firms, sureties, or any other individual or entity contracting to provide services and/or reports related to the underwriting or closing of the insured loan.
3. The undersigned is not aware of any facts or circumstances indicating (i) the signatures affixed to a submitted document may not be legally attributed to the signatories identified therein; (ii) the invalidity of any signature; or (iii) that any document is nonbinding, unenforceable, or otherwise lacking in legal effect due to a deficient signature.

These certifications have been made, presented, and delivered for the purpose of influencing an official action of HUD in insuring the loan, and may be relied upon by HUD as a true statement of the facts contained therein.

FHA BORROWER

[NAME]

By:
Name:
Title:

Date:

Warning: Federal law provides that anyone who knowingly or willfully submits (or causes to submit) a document containing any false, fictitious, misleading, or fraudulent statement/certification or entry may be criminally prosecuted and may incur civil administrative liability. Penalties upon conviction can include a fine and imprisonment, as provided pursuant to applicable law, which includes, but is not limited to, 18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802, 24 C.F.R. Parts 25, 28 and 30, and 2 C.F.R. Parts 180 and 2424.