

AFFORDABLE HOUSING FLEX ANNUAL CERTIFICATE

Mortgagor's Annual Form Certificate of Compliance – Affordable Housing Covenant
For the Year Ended December 31, 20[REDACTED]

TO: First National Financial LP (the "Approved Lender")

AND TO: CANADA MORTGAGE AND HOUSING CORPORATION ("CMHC")

RE: Mortgage/hypothecary loan from [lender] First National Financial to [Mortgagor] [REDACTED] secured by a mortgage/hypothec insured pursuant to the National Housing Act (Canada) in respect of the project known as [REDACTED] located at [municipal address] [REDACTED] (the "Project").

Capitalized terms and expressions used in this Certificate have the meanings set out in the Affordable Housing Covenant in the above referenced mortgage.

I, the undersigned [name] [REDACTED], [title] [REDACTED] of [REDACTED] ("Mortgagor"), certify, without personal liability, to the Approved Lender and CMHC, that:

1. I am the duly appointed [title] [REDACTED] of the Mortgagor and as such I am providing this certificate for and on behalf of the Mortgagor pursuant to the Affordable Housing Covenant.
2. The Mortgagor has fulfilled all requirements of the Affordable Housing Covenant and the Project was during the calendar year and continues to be in compliance with each of the terms and conditions.

DATED [REDACTED]
DD/MM/YR

Signature

Name:
Title: