

**THIS BUYER CERTIFICATION IS REQUIRED FOR ALL *My HOME* LOANS UTILIZING THE FHA 203K REHABILITATION LOAN PROGRAM**

The Borrower(s) \_\_\_\_\_, \_\_\_\_\_, by signing below, hereby understands and acknowledges that as a requirement of obtaining ***My HOME PROGRAM (S)*** down payment and closing costs assistance funds, the ***My HOME PROGRAM (S)*** **HQS Inspector MUST** be notified regarding inspection of completed items in the approved 203K scope of work, according to the schedule below.

Borrower further acknowledges and understands that failure to notify the ***My HOME PROGRAM (S)*** **HQS Inspector** at the stated time periods, ***will constitute a default condition*** as defined under Default, paragraph 5(xi) of the ***My HOME PROGRAM (S)*** DPCCA Regulatory Agreement, Declaration of Covenants and Deed of Trust, resulting in the Borrower's immediate ***repayment*** of the ***My HOME PROGRAM (S)*** loan amount.

***My HOME PROGRAM (S)*** Required HQS Inspection Schedule

**Inspection 1** – On or before Thirty (30) days following loan closing;

**Inspection 2** – On or before Sixty (60) days following loan closing;

**Inspection 3** – On or before Ninety (90) days following loan closing;

**Final Inspection of Completed Work** – On or before One Hundred Twenty (120) days following loan closing.

**Note: All work must be completed within 4 months following loan closing.**

**The *My HOME PROGRAM (S)* HQS Inspector can be contacted at:**

American Property Consultants, Inc. (APC)  
5901 Hillside Road/P.O. Box 98  
Saint Leonard, MD 20685  
Toll Free (800) 272.7134  
Phone/Fax: 410.586.1234  
Website: www.hudpass.com

**I have read and understand the above:**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date