



Borrower Certification and Affidavit for Weather Related Damage

Date:

Borrower Name:

Property Address:

Loan Number:

Borrower/Buyer, whether a purchase or refinance, hereby acknowledge that the above referenced property was appraised or had financing applied for prior to the storm, flooding, tornado, and/or other applicable weather-related conditions ("natural disaster") that has since been declared a disaster area by Presidential declaration and placed under the care of the Federal Emergency Management Agency (FEMA).

Subsequent to the appraisal or application, we the undersigned Borrowers hereby certify that the above referenced property received no weather-related damage from these natural disaster conditions, or the property and all improvements thereon have been fully restored to its pre-disaster condition or better. I/We believe the property to be structurally sound and am/are willing to close this transaction with the property in its present condition.

- The undersigned borrower(s)' loan is being funded during an active Federal Disaster Declaration Period, and borrower(s) agree to hold ClearPoint Funding harmless for any weather related damages that may occur as a result, and further agrees that any subsequent damage will be repaired to its original condition within a period of no more than 30 days of damage. The undersigned further agrees to fully cooperate in an expeditious manner, with ClearPoint Funding, its successors and/or assigned, in regards to future property inspections request(s).

As to ClearPoint Funding, its successors and assigns, Borrower/Buyer further acknowledges acceptance of the above referenced property as is, including defects discovered subsequent to the loan closing, and agrees to hold ClearPoint Funding, its successors and assigns, harmless from any losses or claims in the event any weather-related damage, including flooding, occurred.

Borrower/Buyer

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