

### Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

\_\_\_\_\_  
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\_\_\_\_\_  
Date

\_\_\_\_\_  
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\_\_\_\_\_  
Date

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**Board of Governors of the Federal  
Reserve System (U.S.)**



## **Dodd Frank Certification Form:**

Troubled Asset Relief Program (TARP): Treasury Continues to Face Implementation Challenges and Data Weaknesses in Its Making Home Affordable Program , Taking Charge of Your Debt and Credit Rob Goldstein,2012-12-06 Take Charge Your Key to Managing Your Financial Future empowers you with the invaluable knowledge you need to get your finances in order Written to provide you with valuable insights in the area of debt reconciliation Taking Charge Covers such topics as how to secure the most advantageous mortgage terms and conditions avoid or initiate bankruptcy obtain optimal credit terms handle collection agency calls and much much more It is a comprehensive A Z guide on how to manage your finances A reference manual that will help you navigate the challenges of personal financial management so that you may regain both your credit worthiness and your self esteem This quick read will equip you with a crucial understanding of how to make the best informed decisions for your financial future in todays economic climate Navigating the Mortgage Modification Mess iV a Cautionary Tale Charles G. Smith,2012-12-14 Navigating the Mortgage Modification Mess A Cautionary Tale takes the reader on a serious yet sarcastically humorous trip through Federal and internal bank programs for modifying home mortgages It represents a 3 year timeline of the authors attempt to save part of the American Dream of home ownership The process involved submitting and often resubmitting a large amount of paperwork to answer underwriter questions and justify a hardship request for mortgage modification During the process the author saved notes from phone conversations and copies of correspondence from financial institutions This Cautionary Tale is a compilation of these communications that underlines the gross inefficiencies inherent to HAMP HAFA and other mortgage modification programs With the current housing market there are other people facing foreclosure and the need to modify existing mortgages The author hopes the experiences described in this Cautionary Tale will help others avoid pitfalls as they try to navigate through the many available mortgage modification programs Living in Limbo: Stuck in the Middle Gini Graham Scott,2013-05-03 This book continues the saga of how the author dealt with the mortgage crisis by working with the banks real estate brokers and a bankruptcy attorney while meeting with other middle income homeowners in trouble and with activist groups fighting foreclosures It describes her experiences attending a foreclosure prevention workshop seeking a loan modification and going to a foreclosure auction It concludes with what the author learned from navigating the system selling her home renting in San Francisco and turning her life around to gain success again The book has gained growing support from individuals and groups active in this arena **Departments of Transportation, and Housing and Urban Development, and Related Agencies Appropriations for 2015** United States. Congress. House. Committee on Appropriations. Subcommittee on Transportation, Housing and Urban Development, and Related Agencies,2014 Living in Limbo: The Beginning of the End Gini Graham Scott,2013-05-02 The book combines a personal narrative about experiencing the foreclosure process with stories of middle income people faced with underwater homes and mortgages they can t pay It describes the author s

experiences with real estate professionals bankruptcy attorneys activist groups seeking to stop foreclosures and others involved with the housing crisis It describes her lessons learned from finally selling her home renting in San Francisco and turning her life around to gain success again The book has gained growing support from individuals and groups active in this arena

**Real Estate Prosperity** Robert Metz,2018-01-08 Real Estate Prosperity By Robert Metz Real Estate Prosperity is truly a real estate bible Author Robert Metz methodically walks the reader through the ins and outs of real estate as an economic venture Real Estate Prosperity is an enormously valuable and relevant teaching guide This book is a practical pragmatic roadmap for the owner borrower in distress as well as for the investor speculator who wants to profit from real estate in both short and longer term transactions It is a must read for every seller speculator and investor in any market boom bust and anywhere in between It teaches using case studies real life examples and careful explanations showing the reader how to build wealth and income Further Real Estate Prosperity illustrates working knowledge and demonstrates how to apply approaches techniques and an understanding of real estate This book is for the doer This is real stuff to enable and empower the reader to succeed to create equity to generate income and to improve and enrich his life In a logical journey it lays a foundation upon which the reader experienced or novice can expand and make it This is not one of those silly get rich quick fantasy formulas

*Federal Securities Law Reporter* ,2009 *The Dodd-Frank Wall Street Reform and Consumer Protection Act* California. Legislature. Senate. Committee on Banking and Financial Institutions,2011 [Dodd-Frank Financial Reform and Its Impact on the Securities Industry](#) ,2010 Of the Dodd Frank Wall Street Reform and Consumer Protection Act enacted into law on July 21 2010 by Robert L D Colby Dodd Frank and the new regulatory regime for advisors by Clifford E Kirsch The impact of Dodd Frank on mutual funds and other recent developments by Robert W Helm The impact of Dodd Frank Act on broker dealers by Susan S Krawczyk Dodd Frank Act summary of corporate governance provisions by Joseph A Hall

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