LOAN PARTICIPATION CERTIFICATE

MT SSBCI 2.0 LPP Loan Number: ######

This certificate is issued by the undersigned institution (Approved Lender) to the CDFI/RLF for the loan to be participated in by the CDFI/RLF in accordance with its Commitment Letter dated _____ (same date as Commitment Letter is dated). It represents the original stated interest in the following loan:

Borrower: Name of Borrower(s)          Outstanding Principal Balance: $________________________

Maturity Date: __________________________
Date of Note: __________________________

Approved Lender’s Share: Amount $__________ Interest Rate: lender share% Percentage of Total: 50%

CDFI/RLF’s Share: Amount $________________ Interest Rate: lender share% Percentage of Total: 50%

___CDFI/RLF____’s Net Yield: __CDFI/RLF__ rate% + Approved Lender’s Service Fee: service fee%

With regard to this loan, the Approved Lender certifies as follows:
1) That all Loan Documents described in the Commitment Letter have been executed by the Borrower and Approved Lender and conform to the Commitment Letter;
2) That all Security Documents described in the Commitment Letter have been filed and recorded by the Borrower or the Approved Lender with the appropriate county and state officials; and
3) That the loan has been fully disbursed or, in the case of a Participation Loan, will be fully disbursed upon receipt of the CDFI/RLF’s share.

The Approved Lender and CDFI/RLF, by acceptance hereof, agree to the following:
1) This certificate is effective as of its date and is issued subject to the provisions hereinafter contained.
2) The Approved Lender will diligently service the loan in accordance with the MT SSBCI 2.0 LPP Lender Loan Servicing Agreement.
3) The CDFI/RLF’s participation interest in the loan is transferable.

Dated: __________________________.

Approved Lender:  Approved Lender/city

By: ________________________________          By: ________________________________

Its: ________________________________          Its: ________________________________

ACCEPTED:

CDFI/RLF

By: ________________________________

Administrative Officer