[on builder's letterhead] Builder Information and Certifications VA Loan Guaranty Program

- 1. This is to certify that this company:
 - a) Will not use any marketing practices or sales contracts which include features considered by VA to be unfair or prejudicial to veteran-purchasers per Section 9.08 of the VA Lenders Handbook. I understand that the closing of the loan denotes that the builder has determined that the contract is acceptable to VA.
 - b) Will construct every property which is to become the security for a VA-guaranteed loan to substantially conform to applicable building codes, applicable VA requirements and the standards of quality as measured by acceptable trade practices.
- 2. In cases processed by VA as "proposed or under construction", I understand that all construction must equal or exceed that shown or described in the construction exhibits used by VA to appraise the property and that, in any conflict between those construction exhibits and the applicable VA minimum property requirements, the latter will govern; and that VA will consider changes to those exhibits to be binding only when they are listed on a properly executed VA Form 26-1844, Request for Acceptance of Changes in Approved Drawings and Specifications; and that I will be proceeding at my own risk in changing or deviating from those exhibits without advance VA approval.
- 3. A fully executed VA Form 26-421, Equal Employment Opportunity Certification, and VA Form 8791, VA Affirmative Marketing Certification, is either attached or was previously submitted to VA.

4. Names of all persons who have a controlling of shareholders, officers or directors. This comp	or proprietary interest in this company or are priparty agrees to keep this list updated with VA:	ncipal
Name (Type or print)	Title	
Signature	_	****

DEPARTMENT OF VETERANS AFFAIRS

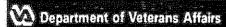
VA AFFIRMATIVE MARKETING CERTIFICATION

To induce the Department of Veterans Affairs to act on any request submitted by or on behalf of the undersigned applicant for a master certificate of reasonable value on proposed or existing construction or for appraisals of individual existing housing, not previously occupied, the undersigned hereby agrees:

- 1. That neither the applicant nor anyone authorized to act for it will decline to show or sell any property included in such request to a prospective veterans purchaser because of his or her race, color, religion, sex, handicap, familial status or national origin;
- 2. To apprise minority and female veteran homebuyers of the availability of the housing offered by the applicant by conforming all advertising to the VA Advertising Guidelines for Fair Housing;
- 3. To maintain a nondiscriminatory hiring policy and provide all marketing staff with written instructions on land training in affirmative marketing techniques;
- 4. To prominently display the Equal Housing Opportunity poster in each place of business where the housing is offered for sale by the applicant;
- 5. To incorporate the equal housing opportunity logo, slogan or statement as outlined in the VA Advertising Guidelines for Fair Housing in all advertising, including outdoor signs, radio, television, newspaper and other printed materials;
- 6. That noncompliance with the foregoing requirements may constitute a basis for the Secretary to refuse to appraise properties with which the applicant is identified. The Secretary may also refuse to appraise where the applicant has been denied participation in HUD programs.

	SIGNATURE	DATE
	NAME (Type or print)	
	TITLE	
EQUAL HOUSING — OPPORTUNITY	COMPANY	
	ADDRESS OF COMPANY	-

SEE REVERSE FOR VA ADVERTISING GUIDELINES FOR FAIR HOUSING



EQUAL EMPLOYMENT OPPORTUNITY CERTIFICATION

The undersigned understands and agrees that it is the "applicant" within the meaning of 38 CFR 36.4391.

To induce the Department of Veterans Affairs (VA) to act on any request submitted by or on behalf of the undersigned for establishment by VA of reasonable value(s) relating to proposed construction, the undersigned hereby agrees that it will incorporate or cause to be incorporated into any contract for construction work or modification thereof, as defined in the rules and regulations of the Secretary of Labor relating to the land or housing included in its request to VA, the equal opportunity clause contained in 38 CFR 36. 4392 and printed on the reverse of this form.

The undersigned further agrees that it will be bound by the equal opportunity clause in any federally assisted construction work which it performs itself other than through the permanent work force directly employed by an agency of Government.

The undersigned agrees that it will cooperate actively with the administering agency and the Secretary of Labor in obtaining the compliance of contractors and subcontractors with the equal opportunity clause and the rules, regulations and relevant orders of the Secretary, that it will furnish the administering agency and the Secretary of Labor such information as they may require for the supervision of such compliance, and that it will otherwise assist the administering agency in the discharge of the agency's primary responsibility for securing compliance. The undersigned further agrees that it will refrain from entering into any contract or contract modification subject to Executive Order 11246 with a contractor debarred from, or who has not demonstrated eligibility for, Government contracts and federally assisted construction contracts pursuant to Part II, subpart D of Executive Order 11246 and will carry out such sanctions and penalties for violation of the equal opportunity clause as may be imposed upon the contractors and subcontractors by the administering agency or the Secretary of Labor pursuant to Part II, subpart D of Executive Order 11246.

In addition, the undersigned agrees that if it fails or refuses to comply with these undertakings such failure or refusal shall be a proper basis for cancellation by VA of any outstanding master certificates of reasonable value or individual certificates of reasonable value relating to proposed construction, except in respect to cases in which an eligible veteran has contracted to purchase a property included on such certificates, and for the rejection of future requests submitted by the undersigned or on his or her behalf for appraisal services, until satisfactory assurance of future compliance has been received from the undersigned, and for referral of the case to the Department of Justice for appropriate legal proceedings.

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