FHA DISCLOSURES
AMENDATORY CLAUSE / REAL ESTATE CERTIFICATION

Buyer(s) ______________________ ______________________ Date of Agreement: ____________
Seller(s) ______________________ ______________________ File No.: _____________________
Property Address: ____________________________________________

FHA AMENDATORY CLAUSE

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete
the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise
unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal
Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement lender setting forth the appraised value of
the property of not less than $ ______. The purchaser shall have the privilege and option of proceeding with
consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at
to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant
the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the
property are acceptable.

Borrower ____________________________________________________________________________ Date ______________
Borrower ____________________________________________________________________________ Date ______________
Seller _______________________________________________________________________________ Date ______________
Seller _______________________________________________________________________________ Date ______________

Note: The dollar amount to be inserted in the amendatory clause is the sales price as stated in the contract. If the borrower and
seller agree to adjust the sales price in response to an appraised value that is less than the sales price, a new amendatory clause
is not required. However, the loan application package must include the original sales contract with the same price as shown
on the amendatory clause, along with the revised or amended sales contract.

REAL ESTATE CERTIFICATION

We, the borrower, seller, and the selling real estate agent or broker involved in the sales transaction certify by our signatures
below that the terms and conditions of the sales contract are true to the best of our knowledge and belief, and that any other
agreement entered into by any of these parties in connection with this real estate transaction is part of, or attached to, the
sales agreement.

Borrower ____________________________________________________________________________ Date ______________
Borrower ____________________________________________________________________________ Date ______________
Seller _______________________________________________________________________________ Date ______________
Seller _______________________________________________________________________________ Date ______________
Listing Agent (as applicable) ____________________________________________________________________________ Date ______________
Selling Agent (as applicable) ____________________________________________________________________________ Date ______________

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment
or both to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18,
United States Code, Section 1012 and 1014.