

I \_\_\_\_\_ working as an underwriter for  
(print name)  
\_\_\_\_\_ have thoroughly reviewed the attached loan and have  
found **the loan meets all of HMFA guidelines** (HMFA guidelines may be found at  
[www.nj-hmfa.com](http://www.nj-hmfa.com)). I understand that if the loan does not meet HMFA guidelines it will be  
returned as an incomplete file.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_