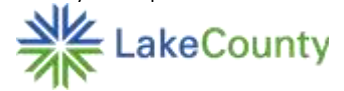


Jodi Gingiss
Community Development Administrator



500 West Winchester Road, Unit 101
Libertyville, IL 60048-1371
Phone 847.377.2139
Fax 847.984.5745
jgingiss@lakecountyil.gov

April 24, 2019

Mr. Rob Anthony
President
Community Partners for Affordable Housing
800 S. Milwaukee Avenue, Suite 201
Libertyville, IL 60048

**RE: Lake County Down Payment Assistance Programs
Compliance with HUD Mortgage Letter 2014-08**

Dear Mr. Anthony,

This letter certifies that Lake County has awarded funding to Community Partners for Affordable Housing (CPAH) to administer homebuyer assistance programs on its behalf. Homebuyer assistance programs include a forgivable grant to be used toward down payment or closing costs, education and counseling. CPAH has been awarded these funds, in part, due to its status as a not-for-profit corporation, a HUD-certified housing counseling agency, and its HUD approval to provide secondary financing.

While CPAH is responsible for administering all aspects of the program up through loan origination, the loan will be in Lake County's name and will be held and serviced by Lake County.

Lake County's homebuyer assistance programs will comply with all requirements set forth in HUD Mortgage Letter 2014-08. Specifically, CPAH will provide each individual borrower a loan approval letter that includes:

The FHA case number for the first mortgage (where applicable)

- Name of borrower(s)
- Complete property purchase address
- CPAH's name, address and tax identification number
- Amount, terms and purpose of secondary financing
- A statement that the loan will close in the name of Lake County and be held by Lake County

Please contact me at (847) 377-2139 if I can provide any further information.

Sincerely,

A handwritten signature in cursive script that reads "Jodi Gingiss".

Jodi Gingiss
Community Development Administrator