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November 7, 2024

Mr. Rob Anthony
Executive Director
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 the Community Partners for Affordable Housing (CPAH) to administer homebuyer assistance programs on its behalf. Homebuyer assistance programs include a forgivable grant for 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, a HUD certified 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
- AHC'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) 377-2132 if I can provide any further information

Sincerely,

A handwritten signature in black ink that reads "Dominic Strezo".

Dominic Strezo
Community Development Administrator