

EXHIBIT D

SOUTHERN MORTGAGE ASSISTANCE PROGRAM

Administered by

JEFFERSON PARISH FINANCE AUTHORITY

To: Lender: _____ Date: _____

From: The Jefferson Parish Finance Authority, Jefferson Parish, Louisiana (the "Authority") a public trust.

Subject: Notice of Down Payment/Closing Cost Assistance Grant

Congratulations on participating in the "Jefferson Mortgage Assistance Program" (the "Program") offered by the Authority. Please be advised that the Authority is providing either 3% or 4% down payment and/or closing cost assistance grant, with respect to mortgage loans to be pooled into GNMA Certificates or 3% down payment and/or closing cost assistance, with respect to mortgage loans to be pooled into Freddie Mac Certificates, in each instance with no repayment of the grant required, recognizing that the interest rate on a mortgage loan will be higher than otherwise available due to this benefit; all to be used in conjunction with the Program as follows:

Homebuyer(s): _____

Property Address: _____

Amount of Grant \$ _____ which is 3% or 4% (circle one) of the total loan.

Do not round Amount of Grant

This grant will be funded by the Authority and no portion of these funds was made available to the Authority by a person or entity with an interest in the sale of the property. The grant will be funded at time of closing of the first mortgage loan.

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administered by Jefferson Parish Finance Authority

By: _____

Authorized Representative
Joseph S. Yenni Building
1221 Elmwood Park Blvd., Suite 505
Harahan, LA
(504)736-6311

HOMEBUYER 1

HOMEBUYER 2

Signature

HOMEBUYER 1 (print name)

HOMEBUYER 2 (print name)

Date _____

Date: _____

Originals: Lender

Copies: Borrower(s), Standard Mortgage Corporation, Case Binder, Authority