

**Exhibit C**

**LAGNIAPPE ADVANTAGE PROGRAM  
LENDER CERTIFICATE**

**NOTE: This form must be signed by a representative of the lender and submitted to Standard Mortgage no later than 20 calendar days from the date of the initial mortgage reservation OR before the loan closing if the loan is closing in less than 20 calendar days from the initial mortgage reservation. **Failure to complete and submit this form may result in automatic termination of the reservation.** Please email the completed signed form to: lockdesk@stanmor.com and upload through Standard Mortgage Corporation’s website.**

**Lender Certification**

By making a reservation under the Lagniappe Advantage Program for:

SMC Loan Number \_\_\_\_\_ Reservation Date \_\_\_\_\_

Borrower(s) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Property Address \_\_\_\_\_

\_\_\_\_\_

I am certifying that (1) the loan is underwritten and approved, (2) the borrower’s income does not exceed the Maximum Borrower Income, and (3) the FICO score of the borrower is not less than 640. Further, the mortgage loan will be delivered to Standard Mortgage Corporation within 45 days from the initial reservation date. The Lender agrees to notify the Jefferson Parish Finance Authority and Standard Mortgage Corporation of any change in the status of the loan.

\_\_\_\_\_  
Lender Name

\_\_\_\_\_  
Name of Lender Representative

\_\_\_\_\_  
Title of Lender Representative