Certification of Source of Funds

Whereas, I (We) understand that the Sonoma County First-time Homebuyer loan program requires a minimum of five percent (5%) of the sales price be contributed by the borrower(s) from personal funds;

Whereas, I (We) have declared on my (our) loan application to the primary lender (Section VIII h.) that no part of the down payment has been borrowed

Whereas, I (We) have stated on our loan application for the Sonoma County First-time Homebuyer loan program that "I/We will be contributing at least 5% of the purchase price in cash toward the down payment and closing costs";

Therefore, I (We) certify under penalty of perjury, that no portion of the 5% minimum cash contribution on our part has been borrowed from any other source other than our own personal funds or resources.

Date

Borrower

Date

Borrower