

**ANNUAL OFFICER'S CERTIFICATION
STATEMENT OF COMPLIANCE**

PROGRAM / AGREEMENT NAME: Veterans Land Board of the State of Texas

In accordance with the above referenced Agreement, I, the undersigned, hereby certify as to each Mortgage Loan being serviced by the below named institution that as of the preceding certification date of the Agreement:

1. I am an "Officer" as defined in the above referenced Agreement, and am empowered and authorized to issue this Annual Certification.
2. All taxes, ground rents and assessments for the Mortgages covered herein have been paid.
3. All insurance premiums for flood or other casualty insurance; and FHA premiums or Private Mortgage Insurance premiums on conventional loans have been paid, and all policies as required by the Agreement are in full force. Servicer is in full compliance with the Private Mortgage Insurance automatic termination provisions of the Homeowners Protection Act of 1998, the American Homeownership and Economic Opportunity Act of 2000, and Fannie Mae servicing guidelines where applicable.
4. Inspections have been made monthly on all delinquent, foreclosed or otherwise vacant properties, and any other property the Servicer has reason to believe requires an inspection.
5. Analysis has been made to ensure sufficient moneys are being collected in escrow for the current year.
6. All information returns have been provided to the Internal Revenue Service as required on activity relating to the relevant Mortgage Loans.
7. If Servicer originates mortgage loans for delivery to investor under the referenced Agreement or services mortgage loans under the referenced Agreement that are registered with MERS, the Servicer has remained a member of MERS in good standing during this Annual Certification period.
8. There is no outstanding or threatened litigation regarding predatory lending practices pertaining to any loans serviced under this Program.

I further certify:

- A. A review of the Servicer's activities during the Certification Period and of its performance under the applicable servicing agreement (including any amendments, reconstitutions or other changes to the original terms) has been made under my supervision.
- B. To the best of my knowledge, based on such review, the Servicer has fulfilled all of its obligations under the applicable servicing agreements in all material respects throughout the Certification Period other than the exceptions, if any, which I am listing below together with a description of the nature and status thereof.

EXCEPTIONS OR EVENTS OF DEFAULT (if any):

NAME OF SERVICING INSTITUTION: _____

NAME OF AUTHORIZED OFFICER: _____

SIGNATURE OF SAME OFFICER: _____

TITLE OF SAME OFFICER: _____

DATE OF SIGNATURE: _____

CERTIFICATION PERIOD FROM: January 1, _____
TO: December 31, _____