

This is it:

CERTIFICATION AS TO PRIVACY NOTICES

I, _____, an Authorized Representative of _____ (the “Servicer”) DO HEREBY CERTIFY that Servicer (i) shall be in compliance at all times, for so long as Servicer services loans pursuant to a contract (the “Servicing Agreement”) by and between Servicer and the State of New York Mortgage Agency (“SONYMA”), which Servicing Agreement incorporates the provisions of SONYMA’s Servicer’s Guide, with the provisions of Section 1.18 of the Servicer’s Guide, (ii) shall certify annually to SONYMA that Servicer has provided the initial privacy notice required by Subtitle A of Title V of the Gramm-Leach Bliley Act (the “Gramm-Leach Act”), codified at 15 USC 6801 et seq to mortgagors whose mortgage loans are being serviced by Servicer under the Servicing Agreement, and (ii) shall provide annual privacy notices to mortgagors whose loans are being serviced by Servicer under the Servicing Agreement, as required by the Gramm-Leach Act.

IN WITNESS WHEREOF, I have set my hand this ____ day of _____

Authorized Representative

Privacy Certification