

Jodi Gingiss  
Community Development Administrator



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June 11, 2014

Ms. Lisa Pugliese  
Executive Director  
Affordable Housing Corporation of Lake County  
1590 S. Milwaukee Avenue, Suite 312  
Libertyville, IL 60048

**RE: Lake County Down Payment Assistance Programs  
Compliance with HUD Mortgage Letter 2014-08**

Dear Ms. Pugliese,

This letter certifies that Lake County has awarded funding to the Affordable Housing Corporation of Lake County (AHC) to administer homebuyer assistance programs on its behalf. Homebuyer assistance programs include a forgivable grant to be used toward down payment or closing costs, education and counseling. AHC has been awarded these funds, in part, due to its status as a not-for-profit corporation, a HUD-certified housing counseling agency, and its HUD approval to provide secondary financing.

While AHC is responsible for administering all aspects of the program up through loan origination, the loan will be in Lake County's name and will be held and serviced by Lake County.

Lake County's homebuyer assistance programs will comply with all requirements set forth in HUD Mortgage Letter 2014-08. Specifically, AHC will provide each individual borrower a loan approval letter that includes:

- The FHA case number for the first mortgage (where applicable)
- Name of borrower(s)
- Complete property purchase address
- AHC's name, address and tax identification number
- Amount, terms and purpose of secondary financing
- A statement that the loan will close in the name of Lake County and be held by Lake County

Please contact me at 847/377-2139 if I can provide any further information.

Sincerely,

A handwritten signature in black ink that reads "Jodi Gingiss".

Jodi Gingiss  
Community Development Administrator