

*Dakota County Community Development Agency
Single Family Mortgage Revenue Bonds
(Mortgage-Backed Securities Program)
Series 2009*

LENDER CERTIFICATE

We do hereby certify and declare that we are the duly chosen, qualified and acting officers as of the date hereof of the undersigned (the “Lender”), and we do hereby further certify that:

1. *Introduction.* This Certificate relates to the issuance and sale of the captioned bonds (the “Bonds”) by the captioned Issuer (the “Issuer”). The proceeds of the Bonds are being used to finance a Program (the “Program”), as defined under the Origination, Sale and Servicing Agreement (the “Origination Agreement”) dated as of December 1, 2009, by and between the Dakota County Community Development Agency, U.S. Bank National Association, d/b/a U.S. Bank Home Mortgage - MRBP Division, as the servicer and administrator (the “Servicer/Administrator”) and the undersigned Lender.

2. *Terms; Headings.* All terms capitalized but not otherwise defined herein shall have the meanings given such terms in the Origination Agreement. Paragraph headings herein are for convenience of reference only, and are not a part hereof.

3. *Representations in Origination Agreements.* The representations and warranties of the Lender in Section 2.03 of the Origination Agreement are true and correct on the date hereof.

4. *Due Authorization, Execution and Delivery.* The Origination Agreement has been duly authorized, signed and delivered by the undersigned on behalf of the Lender.

5. *Representations.* This Certificate is made to induce the issuance of the Bonds, and the statements herein are deemed representations of the Lender as to the facts recited herein.

[Remainder of page intentionally left blank]

Dated _____, 2010.

[Legal Name of Institution]

By _____
(Authorized Officer)