Certificate #: 725XJXT

Issued Date: 04/29/2013

MGIC

CERTIFICATE OF ACHIEVEMENT

This certifies that

Sample Borrower

has successfully completed MGIC's Homebuyer Education Program

Participant receiving this certificate has demonstrated a satisfactory knowledge of the homebuying process, including:

- ✓ **Credit awareness**
- ✓ **Budget management**
- ✓ **The mortgage loan process**
- ✓ **Maintaining homeownership**

This certification fulfills homebuyer education requirements designated under special programs offered by various mortgage lenders and investors. This certificate fulfills homebuyer education requirements for programs being offered by:

Sample Lender

Present this certificate at loan application

If I fail to make any mortgage payment as agreed, I understand that the servicer of my mortgage loan may refer me to a third-party counseling organization that will advise me about finding ways to meet my mortgage obligation. I hereby authorize the servicer to release information related to the servicer's own experience with me to such third-party counseling organization and request that the counseling party contact me.

I further hereby authorize the third-party counseling organization to make a recommendation about appropriate action to take with regard to my mortgage loan, which recommendation may assist the servicer in determining whether to restructure my loan or to offer other extraordinary services that could preserve my long-term homeownership.

_____

(Participant Signature)