

ARCHITECT'S CERTIFICATE

DEFINITIONS:

PROPERTY shall mean the land described in Exhibit A hereto.

PLANS AND SPECIFICATIONS shall mean the plans and specifications described in Exhibit B hereto.

IMPROVEMENTS shall mean all buildings presently located on the Property.

SOIL TEST shall mean the soil test and analysis described on Exhibit C.

LENDER shall mean PROTECTIVE LIFE INSURANCE COMPANY, its successors and/or assigns.

LOAN shall mean the mortgage transaction being made by Lender secured by a first security lien on the Property and Improvements.

In order to induce Lender to fund the loan, the undersigned architect hereby certifies as follows:

1. **Completion:** The Improvements have been substantially completed in accordance with the Plans and Specifications.
2. **Regulation Compliance:** To the best of my knowledge, the Property and Improvements are in full compliance with all applicable codes, laws and ordinances, protective covenants, conditions and restrictions, and with all other requirements and restrictions of any governmental authorities having jurisdiction, including, without limitation, all applicable zoning, environmental, building, fire and health legislation and subdivision and platting, ordinances, rules and regulations, and the requirements of the appropriate board of fire underwriters or other similar body acting in and for the locality in which the Property is located, including but not limited to Americans with Disabilities Act and wetlands regulations.
3. **Permits:** All permits required for the construction and occupancy of the Improvements have been issued and no violations or corrective requirements have been issued to date by the governmental authority having jurisdiction over the Property and Improvements.
4. **Soil Tests:** The recommendations set forth in the soil tests were incorporated into the Plans and Specifications.

5. **Utilities:** Direct connections have been made to public utilities, including but not limited to water, sanitary sewer, electricity, telephone and gas, and (a) are presently installed and in service at the Property, and (b) are sufficient to satisfy the requirements of public authorities and of the Improvements when fully occupied.

6. **Hazardous Wastes:** No known hazardous materials were used in the construction of the Improvements and the undersigned has consulted with the Environmental Protective Agency of the U. S. Government and the State Department of Health, or similar agency, and the Property is not a known hazardous waste site.

Lender and its successors and assigns may rely on this Certificate.

Sincerely,

ARCHITECT OR FIRM:

Dated _____, 2004

[Professional Seal]

Architect Certificate\11\11\2003

EXHIBIT A

(Property Description)

EXHIBIT B

(Description of Plans and Specifications)

EXHIBIT C

(Description of the soil test and analysis)