

The undersigned, on behalf of _____ (“Applicant”), hereby certifies, in connection with the Applicant’s application for membership in the Federal Home Loan Bank of San Francisco (“Bank”), as follows:

1. The undersigned is an officer of the Applicant and has been duly authorized by the Applicant to execute this Certificate on behalf of the Applicant;
2. The Applicant has reviewed the membership application requirements set forth in Part 1263 of the regulations of the Federal Housing Finance Agency (12 CFR Part 1263) (as amended, “Regulations”) and the Applicant meets the requirements for membership in the Bank;
3. The information submitted to the Bank with the application is, to the best of the Applicant’s knowledge, the most recent, accurate and complete information available;
4. The Applicant will promptly supplement the application with any relevant information that comes to the Applicant’s attention prior to the Bank’s decision to approve or deny the application, and if the Bank’s decision is appealed in accordance with the Regulations, prior to the resolution of any appeal by the Federal Housing Finance Agency;
5. Neither the Applicant nor any of its directors or senior officers is subject to or operating under any enforcement action (as defined in 12 CFR Section 1263.1) instituted by its regulator, except:

(Attach separate pages, if necessary.)

6. Neither the Applicant nor any of its directors or senior officers has been the subject of any criminal, civil, or administrative proceedings reflecting upon creditworthiness, business judgment, or moral turpitude since the most recent regulatory examination, except:

(Attach separate pages, if necessary.)

7. There are no known potential criminal, civil, or administrative monetary liabilities, material pending lawsuits, or unsatisfied judgments against the Applicant or any of its directors or senior officers since the most recent regulatory examination that are significant to the Applicant’s operations, except:

(Attach separate pages, if necessary.)

IN WITNESS WHEREOF, the undersigned has executed this Certificate on behalf of the Applicant.

Authorized Signature*	Date
Name of Authorized Person	Title of Authorized Person

* This Agreement must be signed on behalf of the Member in accordance with the Member’s authorizations on file with the Bank.

Attest

Secretary’s Signature	Secretary’s Name
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