

**ACKNOWLEDGEMENT AND CERTIFICATION OF PROSPECTIVE BUYER**

The Buyer hereby understands and acknowledges that JPMorgan Chase & Co. has a policy that prohibits employees of JPMorgan Chase & Co. and its affiliates, included those associates on assignment through a provider of temporary employment and any relatives of such employees or associates (collectively, an "Employee"), from purchasing any property owned or serviced by JPMorgan Chase Bank, National Association, EMC Mortgage LLC, JPMC Specialty Mortgage LLC or Homesales, Inc. This policy also extends to JPMorgan Chase's REO Suppliers and the employees, relatives and contractors of an REO Supplier (collectively, a "Supplier"). As a precondition to the purchase of the Property, the Buyer, by his/her/their signature below, hereby certifies that he/she/they is/are not an Employee or affiliated with a Supplier as defined above, and is/are therefore not prohibited from purchasing the property for this reason.

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Prospective Buyer

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Date

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Prospective Buyer

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Date