
Federal Deposit Insurance Corporation
PURCHASER ELIGIBILITY CERTIFICATION

Sale/Loan Pool Number(s): _____

The purpose of the Purchaser Eligibility Certification is to identify Prospective Purchasers who are not eligible to purchase assets of failed financial institutions from the Federal Deposit Insurance Corporation under the laws, regulations and policies governing such sales. Completion of the Purchaser Eligibility Certification, **without modification**, is a prerequisite to any such purchase.

DEFINITIONS

Affiliated Business Entity of a Prospective Purchaser means its spouse, dependent child or any member of its household; or any entity that directly or indirectly is under the control of the Prospective Purchaser, controls the Prospective Purchaser or is under common control with the Prospective Purchaser.

Associated Person of a Prospective Purchaser that is an individual is (1) the Prospective Purchaser's spouse or dependent child or any member of the Prospective Purchaser's household, (2) a partnership in which the Prospective Purchaser is or was a general or limited partner at the time of occurrence of any event that would prevent certification under the next section, (3) a limited liability company of which the Prospective Purchaser is or was a member at the time of occurrence of any event that would prevent certification under the next section, or (4) a corporation of which the Prospective Purchaser is or was an officer or director at the time of occurrence of any event that would prevent certification under the next section. An Associated Person of a Prospective Purchaser that is an entity is (1) any individual or entity that, acting individually or in concert with one or more individuals or entities, owns or controls 25 percent or more of the Prospective Purchaser; or (2) a managing or general partner, or managing member, of the Prospective Purchaser.

Contractor is any individual or entity that has submitted an offer to the FDIC to perform services or has a contractual arrangement with the FDIC to perform services.

Delinquent Obligation is any debt or duty to pay money to the FDIC in excess of \$50,000 (in the aggregate for all such debts or duties) that is more than sixty (60) days delinquent, or any other failure to comply with the terms and conditions of a written agreement with the FDIC that continues for more than sixty (60) days following notice. A Delinquent Obligation does not include any debt that has been settled, nor any debt that has been sold or transferred by the FDIC, nor any debt for which the FDIC has reported forgiveness of debt through the issuance of an IRS form 1099, nor any debt discharged in bankruptcy.

Failed Institution is any bank or savings association that has been under the conservatorship or receivership of the FDIC or of the Resolution Trust Corporation. It includes any entity owned and controlled by such a bank or savings association.

FDIC means the Federal Deposit Insurance Corporation, whether acting in its corporate capacity or as conservator or receiver of a Failed Institution.

Prospective Purchaser is any individual or entity that has made or intends to make an offer to purchase assets of a Failed Institution from the FDIC. For all purposes of this Certification, an "entity" includes any entity with a legally independent existence, including, without limitation, a trustee; the beneficiary of at least a 25% share of the proceeds of a trust; a partnership; a limited liability company; a corporation; an association; or any other organization or society.

Substantial Loss is (i) any debt or duty to pay money to the FDIC or a Failed Institution that has an outstanding balance of more than \$50,000 and that is more than ninety (90) days past due; (ii) an unpaid final judgment of more than \$50,000 regardless of whether it is forgiven in a bankruptcy proceeding; (iii) a deficiency balance following a foreclosure sale of more than \$50,000 regardless of whether it is discharged in a bankruptcy proceeding; or (iv) any loss of more than \$50,000 reported on an IRS Form 1099-C (Information Reporting for Cancellation of Debt).

Federal Deposit Insurance Corporation
PURCHASER ELIGIBILITY CERTIFICATION

ELIGIBILITY CERTIFICATION

The Purchaser hereby certifies all of the following statements are true, correct, and complete as of the Certification Date; and will be true at closing of the sale.

FDIC Employees. The Prospective Purchaser is not an FDIC employee, the spouse of an FDIC employee, or the minor child of an FDIC employee.

Delinquent Obligors. Neither the Prospective Purchaser nor any of its Affiliated Business Entities has a Delinquent Obligation. *Under certain circumstances, the certification required in this paragraph may be waived by the FDIC. For more information about the waiver process and criteria, contact the FDIC sales representative. Note: If the sale is for FDIC real estate owned or items such as furniture, fixtures or equipment, artwork, automobiles or other tangible items, and the Prospective Purchaser will bid less than \$250,000 (per item or per pool), then the certification set forth in this paragraph B is not required.*

FDIC Contractors. Neither the Prospective Purchaser nor any of its Affiliated Business Entities is a Contractor that has performed services within three years preceding the date of this certification relating to any of the assets that the Prospective Purchaser might buy, unless the contract for services allows for the purchase of such assets. *Under certain circumstances, the certification required in this paragraph may be waived by the FDIC. For more information about the waiver process and criteria contact the FDIC sales representative.*

Officers or Directors of Failed Institutions. Neither the Prospective Purchaser nor any of its Associated Persons has ever been an officer or director of a Failed Institution or of an affiliate of a Failed Institution who (1) has participated in a material way in one or more transactions that caused a Substantial Loss to any such Failed Institution; *and* (2) in connection with such Substantial Loss has been found by a court or administrative tribunal, or alleged in a judicial or administrative action brought by the FDIC or any federal or state governmental entity to have (i) violated any law, regulation or order issued by a federal or state banking agency; (ii) breached a written agreement with a federal or state banking agency or with a Failed Institution; (iii) engaged in an unsafe or unsound practice in conducting the affairs of a Failed Institution; or (iv) breached a fiduciary duty owed to a Failed Institution.

Debarment from Participation in the Affairs of a Failed Institution. Neither the Prospective Purchaser nor any of its Associated Person(s) has been removed from, or prohibited from, participating in the affairs of a Failed Institution by a final enforcement action by the FDIC or any other federal banking agency (as defined under 12 U.S.C. § 1813(z)).

Pattern or Practice of Defalcation. Neither the Prospective Purchaser nor any of its Associated Person(s) has borrowed money or guaranteed loans in more than one transaction with the intent to cause a loss or with reckless disregard for whether such transactions would cause a loss to any financial institution insured by the FDIC, where these loans, in the aggregate, caused a Substantial Loss to one or more Failed Institutions.

Convicted of Certain Crimes. Neither the Prospective Purchaser nor any of its Associated Person(s) (1) has been convicted of committing or conspiring to commit any offense under Section 215, 656, 657, 1005, 1006, 1007, 1008, 1014, 1032, 1341, 1343 or 1344 of Title 18 of the United States Code affecting any Failed Institution; *and* (2) has defaulted on any debt or duty to pay money (including any guaranty) owed to the FDIC or any Failed Institution to such an extent that a judgment has been rendered in favor of the FDIC or the property securing the debt has been foreclosed on.

If Seller Financing Is Used. Neither the Prospective Purchaser nor any of its Associated Persons (1) has defaulted on any debts or duties to pay money (including any guaranty) to the FDIC or a Failed Institution that, in the aggregate, exceed \$1,000,000, to such an extent that a judgment has been rendered in favor of the FDIC or a Failed institution or the property securing the debt has been foreclosed on; *and* (2) has made any fraudulent misrepresentations in connection with any of these debts or duties. *This representation is not required, and has no effect, if the Prospective Purchaser does not finance any portion of the purchase price through financing offered by the FDIC.*

Transactions Structured to Circumvent this Certification. Neither the identity nor form of the Prospective Purchaser, nor any aspect of the contemplated transaction, has been created or altered with the intent, in whole or in part, to allow an individual or entity who otherwise would be ineligible to purchase assets from the FDIC to benefit directly or indirectly from the proposed transaction.

Federal Deposit Insurance Corporation
PURCHASER ELIGIBILITY CERTIFICATION

SECTION I - PROSPECTIVE PURCHASER INFORMATION

1. Name of Prospective Purchaser

2. Type of Prospective Purchaser

Individual Corporation Trust Partnership

Limited Liability Company Other (*Specify*):

3. Physical Street Address (*For Overnight Delivery*)

4. City	5. State or Province	6. Country	7. Postal Code
8. Contact Person Name		9. Contact Person Title	
10. Email Address		11. Telephone	12. Fax Number

SECTION II - PROSPECTIVE PURCHASER CERTIFICATION

Certification Date

IN WITNESS WHEREOF, the undersigned Prospective Purchaser declares under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and has executed this Certification as of the preceding Certification Date.

(Prospective Purchaser Name)

(Prospective Purchaser Signature)

(Name of Authorized Signatory)

(Title of Authorized Signatory)

NOTICE CONCERNING LEGAL ACTION: Any person who knowingly or willfully makes false or fraudulent statements or disclosures in connection with this Certification will be referred to the Office of Inspector General and/or the appropriate law enforcement officials for investigation and legal enforcement and may be subject to fines and/or imprisonment (18 U.S.C. §§ 1001, 1007, and 1014).