



National Project Review and Eligibility Services
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FINAL CONDOMINIUM PROJECT ACCEPTANCE

Date: 2/26/2014
To:
Project Name: Terra Bella at Anthem – Henderson, NV
Loan/Unit: Phases 1-3

Expiration Date: 8/26/2014

Wells Fargo Home Mortgage (WFHM) has reviewed documentation and has previously issued a Conditional Project Acceptance which contained terms and conditions for Final Project Acceptance.

Based upon a review of the forms and supporting documentation, WFHM has determined that the Project submitted will be acceptable with respect to mortgages on individual units and WFHM has committed to fund provided that all required loan conditions have been met. This includes, but is not limited to, all required title evidence and related documentation, as well as all required credit or property underwriting documentation.

WFHM shall have the option of terminating this Final Project Acceptance in the event of inadequate maintenance, market deterioration, or other factors diminishing mortgage security and/or any change, modification, termination, or that supersede of any documents relating to the Project or individual units within the Project, including, but not limited to the Declaration of Covenants, Conditions and Restrictions, Bylaws, exhibits and other instruments or communications, if any, previously forwarded to WFHM.

It is understood that this Final Project Acceptance is issued for the exclusive use and benefit of WFHM and is not transferable to any other Lender. It is further understood that any and all loans processed in the above project must meet collateral underwriting guidelines, and will be subject to recertification of insurance, unit completion, and investor concentration information. Other areas for loan activity may have additional loan requirements in conjunction with this approval.

In general, local BOND authorities will not honor this document as project acceptance.

Should you have any questions regarding this Project or Final Project Acceptance, please contact the undersigned.

Sincerely,

Shane Cooper-Wilson
Lending Officer
National Project Review & Eligibility Services