

Exhibit D-5

MORTGAGOR AFFIDAVIT AND CERTIFICATION
Part 5 – Reaffirmation of Mortgagor

Issuer: Oklahoma Housing Finance Agency

Program:

STATE OF OKLAHOMA

SS.

COUNTY OF

THE UNDERSIGNED (JOINTLY AND SEVERALLY, THE "MORTGAGOR") AS APPLICANT FOR A LOAN, OR AS APPLICANT TO ASSUME A LOAN PROVIDED BY THE ABOVE-REFERENCED PROGRAM BY THE ABOVE-REFERENCED ISSUER, AND AS PURCHASER OF A RESIDENCE WHICH IS THE SUBJECT OF SUCH LOAN, BEING FIRST DULY SWORN (OR AFFIRMED) UNDER OATH, HEREBY STATES AND CERTIFIES THAT:

I hereby reaffirm that the statements and information contained in the Mortgagor's Affidavit and Certification - Parts 1, 2, 3, and 4 (if applicable) - which I executed on the day of , were true, accurate and complete when made and remain true, accurate, complete and unchanged.

Pursuant to Section 946.32 of Oklahoma Statutes and Section 1746 of Title 28 of the United States Code, I declare under penalty of perjury that the foregoing is true and correct. Further, affiant(s) saeth not.

Mortgagor's Signature Date

Co-Mortgagor's Signature Date

Mortgagor's Printed Name

Co-Mortgagor's Printed Name

Subscribed and sworn to before me, a Notary Public, in and for said County and State, this day of , .

[SEAL]

Notary Public

My Commission Expires:

NOTE: Mortgagor Affidavit and Certification - Parts 1, 2, 3, and 4 (if applicable) must have been executed within four (4) months of this date.