

[Par Amount]
[Loan Name] (the “Loan”)

CERTIFICATE OF DIRECTOR OF FINANCE
REGARDING COVID-19 IMPACT

WHEREAS, COVID-19, as herein defined, has caused historic market disruption and uncertainty in the current business environment rendering historical information relatively less significant; and

WHEREAS, Lender, for the purpose of underwriting and extending credit for the Loan, requested certain information from [Issuer Name] regarding the [Issuer] current financial outlook including additional representations and disclosures to supplement historical financial statements; and

WHEREAS, to induce the Lender to extend credit to the [Issuer], the [Issuer] is willing to supply the information requested; and

NOW THEREFORE, the undersigned Director of Finance of the [Issuer] hereby certifies to the Lender on behalf of the [Issuer], as follows:

(a) the [Issuer] has not requested any forbearance, waiver or modification of the terms of payment on any loan, bonds, notes, debt or other obligations due to the impact of the public emergency and outbreak of the novel coronavirus disease (“COVID-19”) on the [Issuer]’s financial condition and revenues; and

(b) The [Issuer] has evaluated its financial condition in light of the economic and revenue disruption caused by the COVID-19 pandemic and based on that review it has determined that it has sufficient financial resources to pay all of its existing obligations and the new Loan when due.

(c) The [Issuer] reaffirms information provided to Lender regarding current and anticipated future impacts from COVID-19 on its operating conditions and financial outlook.

Dated the [Closing Date].

[Name of Issuer]

[Representative Name]
[Title]