

Certification

Whereas, the Valdosta Housing Authority (the “Authority”) has requested Lowndes County (the “County”) to loan money to the Authority in the amount and on the terms set forth in the promissory note of even date prepared for execution on behalf of the Authority (the “Promissory Note”),

The Authority hereby certifies as a requirement of the requested loan:

1. The Authority is authorized by law to borrow money from the County in the amount and on the terms specified in the Promissory Note.
2. The Authority has obtained all necessary approvals and authorizations for borrowing money from the County in the amount and on the terms set forth in the Promissory Note.
3. The Authority is and shall be authorized to use the proceeds of the loan for any purpose or purposes for which the Authority is authorized by law.
4. The Authority shall use the proceeds of the loan only for such purposes or purposes for which the Authority is authorized by law.

This Certification is made with the understanding and the intent that the County will rely on it in making the loan.

This _____, 2026

Mark T. Stalvey
Executive Director