GENERAL CERTIFICATE

THE STATE OF TEXAS

THE COUNTY OF NAVARRO

I, the undersigned, County Judge of the County of Navarro, Texas (the "Unit"), do hereby certify as follows:

1. This Certificate is executed with reference to that series of bonds styled "North Central Texas Housing Finance Corporation Multifamily Housing Revenue Bonds (Bluebonnet Ridge Apartments) Series 2021"(collectively, the "Bonds").

2. The Unit is a duly created and organized political subdivision under the Constitution and laws of the State of Texas, acting by and through the Commissioner's Court and its duly elected, appointed or empowered officers.

3. North Central Texas Housing Finance Corporation (the "Issuer") was created as a housing finance corporation under '394, Texas Local Government Code, as amended (the "Act"), authorized to act on behalf of the Unit, the Articles of Incorporation, and all amendments thereto, and the Bylaws of the Issuer were approved by resolution duly adopted by the Unit and the Unit has created no other housing finance corporation with the powers as provided in '394.011(c) of the Act.

(

4. The Unit has taken no action pursuant to '394.016(c) of the Act, or otherwise, to limit the effectiveness of the resolution authorizing the issuance of the Bonds or affecting the issuance of the Bonds or any other transactions in connection therewith.

5. No litigation is pending against the Unit or, to the best of my knowledge, threatened against the Unit:

(i) to restrain or enjoin the issuance or delivery of the Bonds; or

(ii) in any way contesting (a) the right and power of the Unit in connection with any action taken by it towards the creation of the Issuer or (b) the titles of the current directors of the Issuer appointed by the Unit.

6. The persons named below are and have been at all times since April 6, 2021, the duly appointed and qualified members of the Board of Directors of the Issuer:

City of Cedar Hill:CliffCity of Desoto:TraceCity of DuncanvilleJohnCity of Lancaster:MayoCity of Waxahachie:CharEllis County:CaroHunt County:AmaKaufman County:KenrNavarro County:JameRockwall County:David

Clifford Shaw Tracey Cormier Johnette Jameson Mayor Clyde C. Hariston Charles Chuck Beatty Carol Bush Amanda Blankenship Kenneth Schoen James Olsen David Peek

7: The Attorney General of the State of Texas is hereby authorized to date this Certificate as of the date of approval of the Bonds and is entitled to rely upon the accuracy of the information contained herein unless notified by telephone or telecopy to the contrary.

(Remainder of this page is intentionally left blank)

18 SIGNED this ______Ay____ 2021 . COMM County Judge ehil County Clerk