

GENERAL CERTIFICATE

**THE STATE OF TEXAS
COUNTY OF NAVARRO**

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I, the undersigned, County Judge of Navarro County, 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 Single Family Mortgage Revenue Bonds, Series 2025" (the "Bonds").

2. The Unit is a duly created and organized county, a body corporate and politic, and a political subdivision of the State of Texas, acting by and through the Commissioners Court and its duly elected, appointed or empowered officers.

3. North Central Texas Housing Finance Corporation (the "Issuer") was created as a joint housing finance corporation, authorized to act on behalf of the Unit, and the Articles of Incorporation and all amendments thereto and the Bylaws of the Issuer were approved by resolutions duly adopted by the Unit and the Unit has created no other joint housing finance corporation with the powers as provided in §394.012(c), Texas Local Government Code, as amended (the "Act").

4. On July 10, 2025, and at all times since that date, Allison Wylie has been the duly appointed director of the Issuer appointed by the Unit pursuant to the Articles of Incorporation and Bylaws of the Issuer.

5. 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.

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

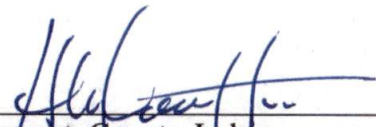
- (i) to restrain or enjoin the issuance or delivery of the Bonds; or
- (ii) in any way contesting (a) the right and power of the Unit in connection with any action taken by it towards the creation of the Issuer or (b) the titles of the current directors of the Issuer appointed by the Unit.

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)

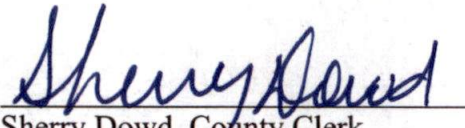
PASSED and APPROVED this 28 day of July, 2025.





H.M. Davenport, County Judge
Navarro County, Texas

Attested by:



Sherry Dowd, County Clerk
Navarro County, Texas