

OFFICER'S CERTIFICATE RELATED TO COVID-19 PANDEMIC

[Month] [], 2020

Reference is made to the securitization transactions (each a "Trust", or collectively the "Trusts") set forth on Schedule A attached hereto, each pooling and servicing agreement or indenture as amended (collectively, the "Agreements") relating thereto, and each securitization-related servicing agreement as amended (collectively, the "Servicing Agreements", and together with the Agreements, the "Governing Agreements") described therein. Capitalized terms used herein and not defined shall have the meanings ascribed to them in the Governing Agreements.

I, [NAME], [TITLE], am a duly authorized Officer of [INSERT SERVICER NAME] as servicer (the "Servicer") of the mortgage loans held as assets of each of the Trusts and for which Wells Fargo Bank, N.A. ("Wells Fargo") acts as master servicer (the "Master Servicer") [and securities administrator]. I am authorized to execute and deliver this Officer's Certificate to Wells Fargo as Master Servicer on behalf of [SERVICER]. In connection with the reporting period occurring on [DATE], I hereby represent, warrant and certify as follows:

1. Set forth on Schedule B attached hereto are mortgage loans (the "Loans") for which the Servicer has conducted a loan by loan analysis for the purpose of determining borrower and Loan eligibility for a mortgage loan modification as part of the Servicer's COVID-19 pandemic relief plan under the applicable Governing Agreements.

2. The Servicer's determination to extend a COVID-19 loan modification to the borrowers of the Loans was (i) permitted by the terms of the Governing Agreements, (ii) in compliance with accepted servicing practices and (iii) in compliance with all applicable laws, rules, regulations or accounting standards.

3. The Servicer's determination to extend a loan modification to the borrowers of the Loans was (i) in the best interests of the certificateholders for each Trust associated with the Governing Agreements, (ii) in compliance with the Servicer's own internal policies and procedures related to the COVID-19 pandemic relief, (iii) was based on a borrower request for payment relief due to economic hardship caused by the COVID-19 pandemic and (iv) because the borrower was in default or default was reasonably foreseeable or imminent.

4. The Loans are Non-GSE loans as they are not owned or guaranteed by FNMA (Fannie Mae), FHLMC (Freddie Mac) and/or the FHA (Federal Housing Authority).

5. The information set forth on Schedule A and B hereto, and each of the above enumerated certifications (collectively, the "Information and Certifications") is, in each case, true in all material respects and there are no material facts that are necessary to disclose to the Master Servicer that would make the Information and Certifications, in light of the circumstances in which the Information and Certifications is given, not misleading.

6. In the event that the Servicer identifies, discovers, or otherwise gains possession of additional information that would make any of the Information or Certifications untrue in any respect or otherwise misleading, the Servicer will promptly notify the Master Servicer in writing regarding such additional information and identify the affected Information and Certifications with specificity.

IN WITNESS WHEREOF, the undersigned has executed this Officer's Certificate as of the date hereof.

[SERVICER]

Name: _____
Title: _____

SCHEDULE A

| Transaction | Agreements |
|--------------------|-------------------|
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SCHEDULE B

[TEMPLATE]