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WAIVER AND RELEASE OF LIABILITY OF THE CORPORATION

The undersigned Borrower hereby waives any and all claims against Alaska Housing Finance Corporation ("Corporation"), and releases the Corporation from any and all liability involving a presently known or subsequently discovered structural condition of the residence purchased by the Borrower. However, if the Corporation has provided the Borrower with a Limited Warranty Agreement, then the rights and obligations of the parties will be governed by such agreement. As used in this document, property is defined as the residence, outbuildings and any on-site utilities such as private electric systems, water systems and waste disposal systems.

Specifically, although without limitation of the foregoing, the borrower understands and agrees that: (1) the Corporation is not responsible in any way for the suitability of the residence for habitability or for any failure of the residence to meet the "Construction Standards" or "Energy Efficiency Standards" as described in 15 AAC 150.030, 15 AAC 150.040 and 15 AAC 155.010; (2) the Corporation is not responsible in any way for the suitability or failure of the water and wastewater systems, if any, which serve the residence; (3) the Corporation is not responsible for any act or omission of the inspecting engineer or any other person involved with the construction, inspection or certification of the property, including the residence outbuildings and associated water and wastewater systems; and (4) the Borrower's duty to honor the obligation of the deed of trust is not terminated or varied in any way due to any decrease in value or habitability of the residence.

Additionally, the undersigned borrower hereby permits the Corporation to release property and appraisal information for statistical purposes.

This waiver and release operates to delineate the rights and obligations of the Borrower and the Corporation only.

It is understood that "Borrower" refers to any one or more Borrowers executing the deed of trust and the Borrower's assigns and assignees.

Borrower	Date
Borrower	Date

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