

**ANNUAL CERTIFICATE OF THE  
NEW YORK STATE HOUSING FINANCE AGENCY  
REGARDING CLIMATE BONDS**

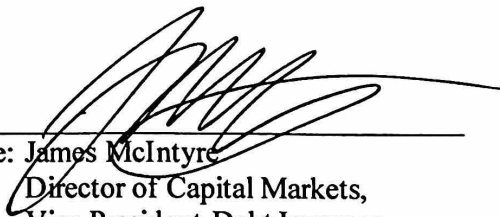
I, James McIntyre, Director of Capital Markets and Vice President-Debt Issuance, of the New York State Housing Finance Agency (the "HFA") hereby certify that:

(a) I am duly authorized to execute this certificate in connection with the HFA's annual reporting requirements under the Application and Agreement for Climate Bonds Certification executed in connection with the following series of the HFA's Climate Bonds: Affordable Housing Revenue Bonds 2019 Series D, 2019 Series H, 2019 Series N and 2019 Series L;

(b) as of the date hereof, the HFA was, to the best of my knowledge, in conformance with the Certification requirements of the Climate Bond Standard with respect to the bonds issued during the HFA's fiscal year ending October 31, 2019; and

(c) the HFA has agreed to provide to holders of its Climate Bonds, no later than 180 days following the end of the HFA's fiscal year, a generalized annual update on the projects which, as of the last day of the relevant fiscal year, were then associated with the bonds for the purposes of the Climate Bond Standard.

WITNESS my hand as of April 28, 2020.

  
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Name: James McIntyre  
Title Director of Capital Markets,  
Vice President-Debt Issuance