



INCOME TAX AFFIDAVIT

1. I (We) the undersigned, being first duly sworn, state that my/our Income for the past three (3) years was the following:

- A. Income Tax Year: _____ Adjusted Gross Income: _____
B. Income Tax Year: _____ Adjusted Gross Income: _____
C. Income Tax Year: _____ Adjusted Gross Income: _____

2. If filing for a joint MCC application, are both applicants employed? ☐ Yes ☐ No. If "No", enter the name of the applicant who **is not** a wage earner: _____

OR

(Complete Paragraph 3 only if you were not required by law to file Federal Income Tax returns for any year during the preceding three years. Disregard if not applicable.)

3. I (We) hereby certify that I (we) was (were) not required by law to file a Federal Income Tax Return for the following year(s) _____ for the reason(s) stated below:

Please supply documentation supporting the above explanation. For example, if applicant was a student, Affidavit must be accompanied by a copy of the transcripts or diploma to support the status of the Applicant for that period of time; if applicant was out of the country, Affidavit must be accompanied by proof of entrance to the country. In addition, to show that Applicant was not a homeowner during the period, Affidavit must be accompanied by documented proof that Applicant was a renter during the specified period, i.e., notarized letter from the landlord or manager, canceled checks, rent receipts.

4. I (We) hereby certify that the closing in connection with which I (we) am (are) seeking an MCC is occurring between January 1 and February 15, and that I (we) have not yet filed our Federal Income Tax Return for the prior tax year. (Check Paragraph 3 only if the closing for the financing in connection with which you are seeking a Mortgage Credit Certificate ("MCC") will occur between January 1 and February 15 and you have not filed your Federal Income Tax return for the immediately preceding year. Disregard if not applicable.)

5. I (We) acknowledge and understand that this Affidavit will be relied upon for purposes of determining my (our) eligibility for an MCC. I (We) acknowledge that a material misstatement fraudulently or negligently made in this Affidavit or any other statement made by me (us) in connection with an application for an MCC may constitute a federal violation punishable by a fine and/or denial of my (our) application for an MCC, or, if an MCC has been issued prior to discovery of the false statement, immediate cancellation of the MCC issued, which may be in addition to any criminal penalty imposed by law.

Dated: _____

Applicants Signature

Dated: _____

Applicants Signature

PLEASE USE BLUE INK FOR SIGNATURE

Must be Notarized

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of _____

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On _____ before me, _____
(Insert Name and Title of the Officer)

personally appeared _____
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ **(Seal)**