

CERTIFICATION OF NON OWNERSHIP INTEREST

(To be signed by non borrowing spouse only)

I, _____ hereby certify that I did not have a present ownership interest in my principal residence within the last three years and below is my last three years of residence:

<u>Property Address</u>	<u>Time Period</u>	<u>Rent/Own</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Under penalty of perjury, I certify that the information in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud.

_____ Date

State of _____)
) ss
County of _____)

Sworn to before me, this _____ day of _____, 20_____.

_____ Notary

My Commission Expires: _____

Form #522

CERTIFICATION OF ZERO INCOME

(To be signed by adult household member only)

I, _____ hereby certify that I do not receive income from any of the following sources:

1. Wages from employment (including commissions, tips, bonuses, fees, etc.);
2. Income from operations of a business;
3. Rental income from real or personal property;
4. Interest or dividends from assets;
5. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
6. Unemployment or disability payments;
7. Public assistance payments;
8. Periodic allowances such as alimony, or gifts received from persons not living in my household;
9. Sales from self-employed resources;
10. Any other source not named above.

There is no imminent change expected in my income during the next 12 months.

Under penalty of perjury, I certify that the information in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud.

Date

State of _____)

) ss

County of _____)

Sworn to before me, this _____ day of _____, 20_____.

Notary

My Commission Expires: _____

CERTIFICATION OF ZERO INCOME FOR CHILDREN

(To be signed by custodial parent only)

Borrower's Name: _____

Property Address: _____

I, _____ hereby certify that I do not receive income from any of the following sources:

- 1. Child Support (whether ordered or not ordered by the court);
- 2. Social Security payments;
- 3. Disability payments;
- 4. Public assistance payments;
- 5. Any other source not named above.

For the following child(ren):

There is no imminent change expected in my income during the next 12 months.

Under penalty of perjury, I certify that the information in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud.

Signature of Custodial Parent

Date

State of _____)
) ss
 County of _____)

Sworn to before me, this _____ day of _____, 20_____.

Notary

My Commission Expires: _____

BORROWER

**MISSOURI HOUSING DEVELOPMENT COMMISSION
QUALIFIED MORTGAGE REVENUE BOND
WAIVER OF MARITAL RIGHTS SUPPLEMENTAL AFFIDAVIT**

[Note: This affidavit may not be used if husband and wife reside or intend to reside together in the residence being assisted with the MRB. In such cases, both husband and wife must execute all MRB-CAP documents and meet all MRB-CAP eligibility rules.]

STATE OF _____)
) ss
COUNTY OF _____)

I, the undersigned, being first duly sworn, state that I have applied for a loan to be funded by a Mortgage Revenue Bond issued by the Missouri Housing Development Commission through _____ [name of Lender] in connection with my acquisition of a principal residence located at:

Street: _____
City: _____ State: **MISSOURI** Zip: _____

As of the date of this affidavit, I am lawfully married to _____ [name of spouse].

I hereby certify that said _____ [name of spouse] has executed a Waiver of Marital Rights with respect to said residence and will not reside in said residence and does not reside in the same place as me.

Signature of Borrower

Typed Name of Borrower

Sworn to before me, this _____ day of _____, 20____.

My Commission Expires: _____

Notary

MISSOURI HOUSING DEVELOPMENT COMMISSION
QUALIFIED MORTGAGE REVENUE BOND
WAIVER OF MARITAL RIGHTS SUPPLEMENTAL AFFIDAVIT

[Note: This affidavit may not be used if husband and wife reside or intend to reside together in the residence being assisted with the MRB. In such cases, both husband and wife must execute all MRB-CAP documents and meet all MRB-CAP eligibility rules.]

STATE OF _____)
) ss
COUNTY OF _____)

I, the undersigned, being first duly sworn, state that, as of the date of this affidavit, I am lawfully married to _____ [name of spouse].

I understand that _____ [name of spouse] has applied for a loan to be funded by a Mortgage Revenue Bond issued by the Missouri Housing Development Commission through _____ [name of lender] in connection with his/her acquisition of a principal residence located at:

Street: _____

City: _____ State: MISSOURI Zip: _____

I hereby certify that I have executed a Waiver of Marital Rights with respect to said residence and that I will not reside in said residence and do not now reside in the same place as _____ [name of spouse].

Signature of Spouse
Typed Name:
Current Address:
Phone Number:
Sworn to before me, this _____ day of _____, 20____.
My Commission Expires: _____
Notary

Co-Signor Affidavit

_____,
being duly sworn, deposes and says:

I am the co-signor of a NOTE secured by a Deed of Trust for the home loan of

_____, the mortgagor(s), on property legally described as:

I have executed the Note solely for the purpose of providing additional security and I have no other financial or ownership interest in the subject property.

Further, I hereby certify that I will not occupy the Residence of the subject property at any time.

		Co-signor

		Co-signor
STATE OF _____)	
) SS	
COUNTY OF _____)	
Sworn to before me this _____ day of _____, 20_____.		

		Notary
My Commission expires: _____		

CERTIFICATION OF ZERO INCOME

(To be signed by adult household member only)

I, _____ hereby certify that I do not receive income from any of the following sources:

- 1. Wages from employment (including commissions, tips, bonuses, fees, etc.);
2. Income from operations of a business;
3. Rental income from real or personal property;
4. Interest or dividends from assets;
5. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
6. Unemployment or disability payments;
7. Public assistance payments;
8. Periodic allowances such as alimony, or gifts received from persons not living in my household;
9. Sales from self-employed resources;
10. Any other source not named above.

There is no imminent change expected in my income during the next 12 months.

Under penalty of perjury, I certify that the information in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud.

Date

State of _____)
) ss
County of _____)

Sworn to before me, this _____ day of _____, 20_____.

Notary

My Commission Expires: _____

CERTIFICATION OF ZERO INCOME FOR CHILDREN

(To be signed by custodial parent only)

Borrower's Name: _____

Property Address: _____

I, _____ hereby certify that I do not receive income from any of the following sources:

- 1. Child Support (whether ordered or not ordered by the court);
- 2. Social Security payments;
- 3. Disability payments;
- 4. Public assistance payments;
- 5. Any other source not named above.

For the following child(ren):

There is no imminent change expected in my income during the next 12 months.

Under penalty of perjury, I certify that the information in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud.

Signature of Custodial Parent

Date

State of _____)
) ss
 County of _____)

Sworn to before me, this _____ day of _____, 20_____.

Notary

My Commission Expires: _____

MISSOURI HOUSING DEVELOPMENT COMMISSION
NEXT STEP PROGRAM
WAIVER OF MARITAL RIGHTS SUPPLEMENTAL AFFIDAVIT

[Note: This affidavit may not be used if husband and wife reside or intend to reside together in the residence. In such cases, both husband and wife must execute all Next Step documents and meet all Next Step eligibility rules.]

STATE OF _____)
) ss
COUNTY OF _____)

I, the undersigned, being first duly sworn, state that I have applied for a loan to be funded by the Missouri Housing Development Commission through

_____ [name of Lender] in connection with my acquisition of a principal residence located at:

Street: _____
City: _____ State: **MISSOURI** Zip: _____

As of the date of this affidavit, I am lawfully married to _____ [name of spouse].

I hereby certify that said _____ [name of spouse] has executed a Waiver of Marital Rights with respect to said residence and will not reside in said residence and does not reside in the same place as me.

Signature of Borrower

Typed Name of Borrower

Sworn to before me, this _____ day of _____, 20____.

My Commission Expires: _____

Notary

MISSOURI HOUSING DEVELOPMENT COMMISSION
NEXT STEP PROGRAM
WAIVER OF MARITAL RIGHTS SUPPLEMENTAL AFFIDAVIT

[Note: This affidavit may not be used if husband and wife reside or intend to reside together in the residence. In such cases, both husband and wife must execute all Next Step documents and meet all Next Step eligibility rules.]

STATE OF _____)
) ss
COUNTY OF _____)

I, the undersigned, being first duly sworn, state that, as of the date of this affidavit, I am lawfully married to _____ [name of spouse].

I understand that _____ [name of spouse] has applied for a loan to be funded by the Missouri Housing Development Commission through _____ [name of lender] in connection with his/her acquisition of a principal residence located at:

Street: _____

City: _____ State: **MISSOURI** Zip: _____

I hereby certify that I have executed a Waiver of Marital Rights with respect to said residence and that I will not reside in said residence and do not now reside in the same place as _____ [name of spouse].

Signature of Spouse _____
Typed Name: _____
Current Address: _____
Phone Number: (____) _____ - _____
Sworn to before me, this _____ day of _____, 20____.
My Commission Expires: _____
Notary _____

Co-Signor Affidavit

being duly sworn, deposes and says:

I am the co-signor of a NOTE secured by a Deed of Trust for the home loan of _____, the mortgagor(s), on property legally described as: _____

I have executed the Note solely for the purpose of providing additional security and I have no other financial or ownership interest in the subject property.

Further, I hereby certify that I will not occupy the Residence of the subject property at any time.

Co-signor

Co-signor

STATE OF _____)
) SS
COUNTY OF _____)

Sworn to before me this _____ day of _____, 20_____.

Notary

My Commission expires: _____