

**JEFFERSON PARISH FINANCE AUTHORITY**  
**SINGLE FAMILY MORTGAGE REVENUE BOND PROGRAM**

**MORTGAGOR AFFIDAVIT**

STATE OF LOUISIANA

PARISH OF \_\_\_\_\_

Servicer Loan Number: \_\_\_\_\_

The undersigned, as part of my(our) application for a first mortgage loan and a second mortgage loan, if any, originated pursuant to the Single Family Mortgage Revenue Bond Program of Jefferson Parish Finance Authority, from a participating lender of my (our) choice, for a single-family residence that will become my(our) permanent, primary residence, being first duly sworn state the following information to be true and correct:

**HOUSEHOLD**

Household Income includes the anticipated gross income from all sources of all persons in the household 18 years of age or older.

<b>Applicant Name</b>	<b>Applicant Type</b>	<b>FICO</b>	<b>Income Type</b>	<b>Amount</b>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
<b>Total Household Income =</b>				_____

Total Persons in Household \_\_\_\_\_  
 Number of Income Recipients \_\_\_\_\_  
 Number of Minors \_\_\_\_\_

**PROPERTY**

<b>Address Being Purchased</b>	<b>Category</b>	<b>Area</b>
_____	_____	_____

The Total Acquisition Cost: \_\_\_\_\_

**TOTAL ACQUISITION COST** of the property includes all amounts paid previously or in the future, in cash or in kind by the Mortgagor(s) or any other person(s) to or for the benefit of the seller(s); points paid by the seller(s) excluding "usual and reasonable settlement and financing costs," additional amounts paid for fixtures under state

law (i.e, light fixtures, window treatments, floor carpeting);capitalized value using discount rate established by the Authority of ground rent, (leasehold estate); additional amounts to be paid if dwelling is incomplete or unfinished for which a written estimate of completion cost is attached; additional amounts for land purchased separately and not owned by the mortgagor(s) for at least two (2) years prior to the commencement of construction of the residence; and other amounts including any agreements, whether oral or written, property taxes in excess of the mortgagor(s) pro-rata share and settlement and financing costs in excess of the usual and reasonable costs, hook-up, tap-in, site improvements, architectural and builder fees, permits, subcontracted items, construction loan interest and commissions. Apart from any normal real estate agents' commissions, no money is being paid, no promissory note is being delivered, nor is anything else of value (including, without limitation, personal property) being exchanged for or transferred to the seller of the residence or any other persons by me, or to my knowledge, by any other person in connection with the residence except as itemized with the amount of their purchase price that does not exceed their fair market value and attached hereto and incorporated into this Affidavit.

AND THAT (a) the residence will be occupied as my (our) principal residence within a reasonable time not to exceed 60 days of loan closing, will not be used as investment property, vacation, or recreational home, or in conjunction with business activities (as evidenced by the use of more than fifteen percent 15% of the total floor space in a trade or business) except for the rental of one to three of the units respectively in a two-to-four family residence; and I(we) will immediately notify the Servicer in writing if the residence ceases to be my(our) principal, permanent residence; (b) this is not a refinancing of an existing, previously occupied residence for which this mortgage loan is being requested and will not replace my(our) existing mortgage or land contract or a newly constructed residence has not and will not be occupied prior to loan commitment and the proceeds of the mortgage loan will not be used to replace my(our) existing mortgage, unless such loan is a construction, bridge or temporary initial financing of 24 months or less; (c) unless the residence is located in a targeted area or is for a qualified veteran, all mortgagors and spouses, individually or together, have not had an ownership interest in a principal residence within 3 years of loan closing (principal residence includes single family detached, condominium, shares in housing cooperative, occupancy in an owned multi-family housing unit, factory made housing affixed to real property; ownership includes full or partial ownership interest, fee simple, joint ownership interest by joint tenancy, tenancy in common or tenancy in entirety, interest of a tenant-stockholder in a cooperative, a land contract under which possession and the burdens and benefits of ownership are transferred, even if legal title is until some later date, ownership interest in trust or life estate interest); (d) no portion of the financing of the residence will receive a Mortgage Credit Certificate (MCC); (e) I(we) do not have an application in process nor have I(we) received a commitment for a mortgage loan under any other single family mortgage revenue bond program; (f) no person related to me(us) has or is expected to have an interest as a creditor in the mortgage loan; (g) I(we) must meet all federally and locally mandated requirements to qualify for the mortgage loan; (h) this Affidavit will be relied upon for the purposes of determining my(our) eligibility and if any information contained in this certification contains a material misstatement which is due to fraud or intentionally made, I(we) are subject to criminal penalty.

**ADDITIONAL ELIGIBILITY (Veterans Exception)** Check if Applicable: \_\_\_\_\_

Mortgagor (Co-mortgagor) meets the requirements to qualify as a “veteran” as defined in 38 U.S.C. Section 101 and has not previously obtained a loan financed by single family mortgage revenue bonds utilizing the exception to the first-time homebuyer requirement for Residences to Veterans under Section 143(d)(2)(D). Attached hereto are true and correct copies of my discharge or release papers, which demonstrate that such discharge or release was other than dishonorable.

Borrower Name	Borrower Type	Borrower Signature	Date

State of Louisiana

Parish of \_\_\_\_\_

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this \_\_\_\_\_, 20\_\_ by \_\_\_\_\_, who is personally known to me or produced \_\_\_\_\_ as identification.

\_\_\_\_\_  
NOTARY PUBLIC

NOTARY SEAL

\_\_\_\_\_  
Name typed, printed or stamped

My Commission expires: \_\_\_\_\_

State of Louisiana

Parish of \_\_\_\_\_

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this \_\_\_\_\_, 20\_\_ by \_\_\_\_\_, who is personally known to me or produced \_\_\_\_\_ as identification.

\_\_\_\_\_  
NOTARY PUBLIC

NOTARY SEAL

\_\_\_\_\_  
Name typed, printed or stamped

My Commission expires: \_\_\_\_\_