# Illinois Housing Development Authority
## INCOME TAX AFFIDAVIT

The undersigned, as an essential part of an application to induce the Illinois Housing Development Authority ("Authority") to securitize the mortgage loan ("Mortgage Loan") on the property located at:

Street Address: _____

City: _____

Zip: _____

County: _____

through the Authority's _____ Program does hereby declare and and state the following:

1) I did not file Federal or State income tax returns for the following year(s): _____
2) [APPLICABLE TO FIRST TIME HOMEBUYERS ONLY] I have not acquired any present ownership interest in any principal residence in the past three (3) years.
3) I acknowledge that I have been advised that the making of any misrepresentation or misstatement in this affidavit will constitute and EVENT OF DEFAULT under the Mortgage Loan and entitles the holder of the Mortgage Loan to seek appropriate remedies, including an acceleration of the debt and institution of FORECLOSURE.

NOTE: A "present ownership interest" includes all forms of ownership interests other than (a) an ordinary lease, with or without a purchase option, (b) the interest of a buyer under a standard residential purchase contract which has not yet been closed, (c) an expectancy to inherit property, (d) a remainder or reversionary interest and (e) an ownership interest in a residence that is not occupied as a principal residence, e.g. a vacation home or rental property.

| | | |
|---|---|---|
| Borrower Signature | Printed Name of Borrower | Date |
| Co-Borrower Signature | Printed Name of Co-Borrower | Date |
| Non-Borrowing Spouse Signature (as needed) | Printed Name of Non-Borrowing Spouse (as needed) | Date |

State of _____ }
County of _____ }

On this_____ day of_____ , _____ before me personally came

_____ _____

_____

to me known, who, being by me duly sworn, did depose and say that she/he resides at; and that she/he signed her/his name to the above affidavit.

| | | |
|---|---|---|
| Notary Seal | My Commission Expires | Public Notary Signature |

HO-027.2 (a.k.a MP-6A)