

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 state the following:

- 1) I did not file Federal or State income tax returns for the following year(s): _____
- 2) I certify that either:
 - a. I currently retain, or have retained within the last three (3) years, an ownership interest in a principal residence **OR**
 - b. I do not currently retain, or have not retained within the last three (3) years, an ownership interest in a principal residence.
- 3) I acknowledge that it may be a federal offense punishable by a maximum of a \$5,000 fine, two years imprisonment, or both, to knowingly make a false statement in this affidavit (Title 18 United States Code, Section 1014) and may constitute an 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 of 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

Borrower Signature

Printed Name of Borrower

Date

Borrower Signature

Printed Name of Borrower

Date

Non-Borrowing Spouse Signature
(as needed)

Printed Name of Non-Borrowing Spouse Signature
(as needed)

Date

[ACKNOWLEDGEMENT TO FOLLOW]

HO-027.3 (a.k.a. MP-6A)

