

To participate in the Start Up, all borrowers must provide tax returns from the three (3) years prior to closing. If you were not legally required to file tax returns in any or all of the three (3) years prior to closing, you must provide a signed or notarized affidavit.

All IRS (Internal Revenue Service) filing requirements apply. Requirement to file tax returns depends on gross income or other special situations as warrant by the IRS.

Please note: You can be claimed as a dependent but based on income be required to file taxes. Dependents are subject to IRS filing requirements.

During the three (3) years prior to closing, I affirm that I did not and was not required by law to file a federal income tax return for the reason(s) and year(s) indicated below:

| Reason(s) – Fill in each row(s) that apply | List year(s) you did not file a federal tax return (i.e. 2012, etc.) | | |
|--|--|--------|--------|
| | Year 1 | Year 2 | Year 3 |
| Gross income was under Internal Revenue Service (IRS) filing requirement | | | |
| Other reason, please specify: | Year 1 | | |
| Other reason, please specify: | Year 2 | | |
| Other reason, please specify: | Year 3 | | |

I acknowledge that this affidavit will be relied upon for purposes of determining my eligibility for a loan. I declare under penalty of perjury, which is a felony offense, that the above statements are true and correct.

Signature of Borrower

Print Name of Borrower

State of _____ }
Name of State }
County of _____ }
Name of County }
ss.

The affidavit was acknowledged before me this _____ of _____,
Day Month

20____, by _____,
Year Print name of Borrower

Notary stamp

Signature of Notary Public

