



**3. SALES PRICE COMPLIANCE**

The purchase price of the property (acquisition cost) does not exceed the program maximum limits established by VHFA shown and updated here: <https://www.housingdata.org/documents/purchase-price-and-rent-affordability.pdf>

**4. GRANT ASSUMPTIONS**

I understand that the grant provided under the Missing Middle Program is not assumable by a future purchaser of the property except as permitted under the Missing Middle covenant executed on or about the same date hereof. Failure to comply with the resale limitations of the program may result in a requirement that the program grant be repaid in full.

**5. CONSENT TO DISCLOSURE**

I consent to the disclosure of my nonpublic personal information to Vermont Housing Finance Agency, its underwriters and servicers who may be unaffiliated third parties for purposes of doing all things related to the Missing Middle Program grant for which I have applied, including, but not limited to, regulatory compliance, origination, purchasing and servicing.

**6. REPRESENTATIONS TRUE AND CORRECT**

I declare UNDER PENALTY OF PERJURY that the foregoing representations are true and correct and understand that if I made any material misstatements or omissions in the foregoing representations, it will be considered a default under the Missing Middle grant and, possibly a criminal offense.

\_\_\_\_\_  
Purchaser

\_\_\_\_\_  
Purchaser

\_\_\_\_\_  
Non-Purchasing Spouse

\_\_\_\_\_  
Non-Purchasing Spouse

**Seller verification:**

The Seller declares that the foregoing certifications were reviewed by each purchaser and any non-purchasing spouse, and each purchaser and any non-purchasing spouse acknowledged that review as evidenced by the signature above.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Title)

\_\_\_\_\_  
(Seller Entity Name)

**THIRD PARTY CERTIFICATION OF INCOME COMPLIANCE**

The combined total gross income of all purchasers and any non-purchasing spouse or domestic partner.

Income qualification may be certified by one of three methods and signed below:

- Mortgage lender who has reviewed income documentation and is qualified in complying with affordable and government mortgage programs.
- A qualified 3<sup>rd</sup> party licensed Homeownership Center ([NeighborWorks® Alliance of Vermont](http://NeighborWorks.org) ([ythomeownership.org](http://ythomeownership.org)))
- Complete the VHFA Federal Act Income Worksheet, providing supplemental information to verify worksheet submission([VHFA Federal Act Income Worksheet](#)).

\_\_\_\_\_  
Authorized signatory

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name & Company