

**VERMONT HOUSING FINANCE AGENCY
REAFFIRMATION and CLOSING AFFIDAVIT**

Borrower Name: _____
Co-Borrower Name: _____
Non-Borrowing Spouse Name: _____
Property Address: _____ VHFA Loan Number: _____

For all borrowers and any non-borrowing spouse, statements made throughout this affidavit in the singular include the plural.

I, the undersigned, as part of my application for financing by Vermont Housing Finance Agency (VHFA) for a first mortgage loan (the "Loan"), VHFA ASSIST mortgage, if applicable ("ASSIST") and/or the issuance of a Mortgage Credit Certificate ("MCC") and as a material inducement to VHFA to finance the Loan, ASSIST (if applicable) and/or issue the MCC (if applicable) to me, being first duly sworn, state the following:

1. I have reviewed the applicable Affidavit previously executed as part of my application for the loan, ASSIST (if applicable) and/or MCC (if applicable) and declare that there has been no change in the facts and that the statements therein remain true and accurate except as to the following changes in the facts: _____
_____.
2. In addition, I hereby reaffirm my certifications and acknowledgements made in the Affidavits or Certifications previously executed by me.
3. I certify that my gross annual income (Federal Act Income) does not exceed the maximum income established by VHFA for the area in which the property is located. Sources of income included, but are not limited to base pay, overtime, part-time or second income, bonuses, dividends, interest income, disability, social security, unemployment, pension, rental income, alimony, child support, self-employment or public assistance and income of a non-borrowing spouse.
4. I certify that the purchase price (Acquisition Cost) of the property does not exceed the maximum purchase price established by VHFA in the area in which the property is located and there are no other side agreements pertaining to this transaction. Acquisition Cost is your total cost to acquire the property as a completed residence.
5. I declare UNDER PENALTY OF PERJURY that the foregoing representations are true and correct. I acknowledge and understand that this Reaffirmation and Closing Affidavit will be relied upon for purposes of determining my eligibility for the Loan, ASSIST, (if applicable), and/or an MCC (if applicable). I acknowledge that a material misstatement made fraudulently or negligently in this Certification or any other statement made by me in connection with an application for the Loan, ASSIST (if applicable) and/or a MCC (if applicable) may constitute a violation of state and/or federal law punishable by fines or other penalties imposed by law.

Borrower	Co-Borrower/Non-Borrowing Spouse
Co-Borrower/Non-Borrowing Spouse	Co-Borrower/Non-Borrowing Spouse

STATE OF VERMONT, _____ COUNTY, SS.

At _____, in said County, this ____ day of _____, 20____, before me personally appeared the above-named Mortgagor(s)/Borrower(s)/Co-Borrower(s)/Non-Borrowing Spouse(s) known to me as the person(s) who executed the foregoing instrument, and he/she thereupon duly acknowledged to me that he/she executed the same as his/her free act and deed. Before me,

Notary Public Signature: _____ Notary Commission Number: _____
Notary Printed Name: _____ My Commission Expires: _____