

FRESNO COUNTY MCC PROGRAM
THE HOUSING AUTHORITY OF FRESNO
COUNTY

**MAILING ADDRESS FOR
APPLICATIONS:**
Fred Consulting Associates
P.O. Box 45 Novato, CA 94948
TEL: (415) 898-1750 FAX: (415)
898-0789

MCC No. :	_____
Application Name:	_____
Social Security No.	_____

OVERNIGHT/EXPRESS MAIL
505-A San Marin Drive, Ste 140
Novato, CA 94945

INCOME TAX AFFIDAVIT

Complete This Form Only If Borrower Is Unable To Provide Previous Three Years Tax Returns

I (We) the undersigned, being first duly sworn state the following:

(Complete Paragraph 1 only if you were not required by law to file Federal Income Tax returns for any year during the preceding three years. Disregard if inapplicable.)

1. I (We) hereby certify that I (we) was (were) not required by law to file a Federal Income Tax return for the following year(s) for the reasons stated below: (Complete with appropriate date(s) and state reason(s); attach documentation.)

(Check Paragraph 2 only if the closing for the financing in connection with which you are seeking a Mortgage Credit Certificate ("MCC") will occur between January 1 and February 25 and you have not filed your Federal Income Tax return for the immediately preceding year. Disregard if inapplicable.)

- I (We) hereby certify that the closing in connection with which I (we) am (are) seeking an MCC is occurring between January 1 and February 25, and that I (we) have not yet filed for our Federal Income Tax return for the prior tax year.
- I (We) acknowledge and understand that this Affidavit will be relied upon for purposes of determining my (our) eligibility for an MCC. I (We) acknowledge and understand that all statements made in this affidavit are under penalty of perjury and that any fraudulent statement will result in (i) the revocation of the individual's (buyer's) mortgage credit certificate and (ii) a \$10,000 penalty under Internal Revenue Code Section 6709. I (We) also acknowledge that a material misstatement negligently made by me (us) in connection with an application for an MCC will constitute a federal violation punishable by a fine, and a material misstatement fraudulently made in any other statement made by me (us) in connection with the application for an MCC will constitute a federal violation punishable by a fine, revocation of the certificate and any other penalty imposed by law. In addition, any material misstatement or false statement which affects my (our) eligibility for an MCC will result in a denial of my (our) application for a MCC, or, if an MCC has been issued prior to the discovery of the false statement, immediate cancellation of the MCC issued.
- I (We) further acknowledge that if any information or certification I (we) provide contains a material misstatement which is due to fraud, then any MCC issued will automatically become null and void without any need for further action on the part of the Housing Authority.
- In addition, I (we) hereby acknowledge and understand that any false pretense, including any false statement or representation; or the fraudulent use of any instrument, facility, article, or other valuable thing or service pursuant to my (our) participation in any Housing Authority program is punishable by imprisonment or by a fine.

Date: _____ Signature of Applicant(s): _____

Witness: _____

Witness: _____

Note: Affidavit must be accompanied with documented proof that the person was a renter during that period, i.e. notarized letter from the landlord or manager and rent receipts. If the person was in school, we need a copy of the transcripts or diploma to support the status of the Applicant for that period of time. Three years of federal Income Tax Returns are required. The 3 year period is calculated retroactively from the date of application to participate in the Program. The applicant must sign the returns (live signature) stating that "this is a true and exact copy of the returns submitted to IRS." Tax returns are required for each person whose name will be on the MCC. If a person has taken deductions, the Lender will need a copy of the Schedule A. If a person has taken a mortgage interest or real estate tax deduction, the Lender will need an explanation for the deduction and proof that the property was never occupied as a principal place of residence during that period. If an applicant has filed the short form (1040A or 1040EZ), the Lender will accept a letter from IRS verifying the filing status of the Applicant.