



**Keep My Tennessee Home (KMTH)
Reinstatement Only Program Owners Affidavit**

STATE OF TENNESSEE
COUNTY OF _____

As of the date below, the undersigned applicant or applicants jointly, each being duly sworn, make the following statements under oath—and under penalty of perjury—in connection with a loan they are applying for through the Keep My Tennessee Home Reinstatement Only Program (ROP) from the Tennessee Housing Development Agency (“THDA”) to applicant or applicants:

1. All of the representations, certifications and agreements made by me in each of the following KMTH documents, which are incorporated into this Affidavit by this reference, are true and correct as of the date below and are hereby ratified and affirmed by me:

Terms and Conditions, Online Application, Hardship Affidavit, Form 4506-T, Third Party Authorization, and all other documents utilized by THDA in administering the ROP.
2. All information provided to THDA in or with respect to the following items, which are incorporated into this Affidavit by this reference, is true and correct as of the date below, and is hereby ratified and affirmed by me:

Bank Statements, Pay Stubs, Tax Returns, W-2 Forms, and all other information relied on by THDA in administering the ROP.
3. I am a legal resident of the United States, a citizen of the State of Tennessee, and I own the real property located at _____, _____ County, Tennessee (the “Property”).
4. The residence is a single family home located in the State of Tennessee and I/we occupy the residence as my/our primary residence.
5. There are no Federal Tax Liens against me, and there are no mortgages, options, contracts to purchase, deeds, or any other interests which are adverse to my interest with respect to the property except for those which I have previously disclosed to THDA in my application.
6. I have not previously received assistance from a Hardest Hit Fund Program.
7. All real estate taxes, homeowner’s insurance policies, mortgage insurance policies, and homeowners’ association fees are fully paid or have been disclosed to THDA in my application.
8. I am not currently in bankruptcy.
9. There are no lawsuits against me that affect the Property in any court.
10. I am not violating any contract or court order by closing the ROP loan.
11. All persons who have executed or will execute documents conveying or encumbering the Property are at least 18 years old and are legally able to execute the ROP documents.
12. The Affidavit is given for the benefit of THDA knowing that THDA will rely upon all statements I have made in it in connection with the ROP loan. I am aware that I am obligated to amend or supplement the information provided in this Affidavit if any of the facts that I have stated above should change prior to closing of the loan. These statements shall survive the closing of this loan.
13. I agree to indemnify and hold THDA harmless against all loss or expense on account of any matter or thing which is misstated in this Affidavit.



Keep My Tennessee Home

14. I have not been known by any other names during the past ten(10) years except:

15. I/we acknowledge that THDA is relying upon the information and certifications herein and in the other documentation and certifications provided by me/us to determine if this loan qualifies for THDA’s loan programs.

I/we do hereby declare, swear and affirm, under penalty of perjury, that the statements in this Affidavit are true and correct and that all information, documentation and/or certifications provided by me/us to induce THDA to make this loan are accurate, true, correct and complete in all material respects.

_____ Date: _____
 Applicant

_____ Date: _____
 Co-Applicant

STATE OF TENNESSEE)
 COUNTY OF _____)

Before me, _____, a Notary Public of the state and county mentioned, personally appeared _____ and _____, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/they executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal, at office, this _____ day of _____, 20__.

Notary Public: _____
 My Commission Expires: _____