



Keep My Tennessee Home

Keep My Tennessee Home (KMTH) Reinstatement Only Program Hardship 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. I am the owner of the property and have experienced a financial hardship after I purchased my home.
2. I am applying for assistance because I have faced the following hardship:
 - _____ - Unemployment/Underemployment
 - _____ - Divorce
 - _____ - Widow/Widower
3. When did the hardship occur? ___/___/2020
4. I will be required to provide appropriate documentation as to the cause of my/our hardship.
 - For underemployed homeowners this will be copies of paystubs showing reduced hours or reduced wages/pay cut or verification of prior employment at a higher pay scale. **Provide a letter of explanation describing when the hardship occurred and what caused the underemployment/hardship.**
 - Borrowers whose hardship is death of a spouse must provide the death certificate or obituary.
 - Borrowers whose hardship is divorce must provide the recorded divorce decree and a recorded marital dissolution agreement (MDA), if applicable.

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.

Applicant	Date:
Co-Applicant	Date:

STATE OF TENNESSEE)
COUNTY OF _____)

Before me, _____, a Notary Public of the state and county mentioned, personally appeared _____ and _____, the within named bargainer(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: _____