

ZERO INCOME AFFIDAVIT

Please provide employment verification if employed (VOE, paystubs, and W-2) or Disability/Social Security/Pension verification. If a Full-time Dependent Student, upload high school/college transcript. If 18+, not enrolled in high school/college, and not earning income, complete a Zero Income Affidavit.

Borrower(s): _____

Property address: _____

1. I hereby certify that I do not individually receive income from any of the following sources:

- a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
- b. Income from operation of a business;
- c. Rental income from real or personal property;
- d. Interest or dividends from assets;
- e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- f. Unemployment or disability payments;
- g. Public assistance payments;
- h. Periodic allowances such as alimony, child support, or gifts received from persons living in my household;
- i. Sales from self-employed resources (Avon, Mary Kay, DoorDash, Uber, etc.);
- j. Any other source not named above.

2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. I further understand that providing false representations here-in constitutes an act of fraud, which may result in the repayment of the loan or promissory note.

PRINTED NAME OF HOUSEHOLD MEMBER

DATE

SIGNATURE OF HOUSEHOLD MEMBER

DATE