



Program Certification – Form 014

Authorization to Release Information

NCHFA Loan Number _____

I understand I have obtained a mortgage through one of a North Carolina Housing Finance Agency's (NCHFA) programs. As part of the mortgage process, I understand NCHFA may need to verify information contained in my loan application and in other documents required in connection with the mortgage loan, pursuant to NCHFA Program requirements, investor requirements, or as part of a Quality Control program. By signing below, I authorize you to release to NCHFA any and all information, records, and documentation that they request. Such information may include non-public personal information including, but not limited to social security number, employment history and income; bank, money market, and similar account balances; and copies of income tax returns for the three years prior to mortgage closing.

Occupants

By signing below, I certify that all occupants of property being purchased are listed below. All occupants over age 18 and are not full-time dependent students must furnish all required income documentation (VOE, paystub, tax returns and sign all our documents) and must meet all Program Guidelines (e.g., income not over county limit and cannot have owned a principal residence in the last three years).

_____	_____	Borrower
Occupant Name (Borrower)	age	_____
_____	_____	_____
Occupant Name	age	relationship to borrower
_____	_____	_____
Occupant Name	age	relationship to borrower
_____	_____	_____
Occupant Name	age	relationship to borrower
_____	_____	_____
Occupant Name	age	relationship to borrower

Compliance Certification for Non-Borrower Occupant(s)

By signing below, I acknowledge that I am not a borrower under the mortgage loan, but that I will be an occupant of the home. As a Non-Borrower Occupant, I agree to execute all documents required by the North Carolina Housing Finance Agency (NCHFA), and further understand and certify that my income will be included in calculations to determine eligibility for participation in the NCHFA Mortgage Credit Certificate (MCC) Program. I certify that I have not owned or had an interest in a principal residence for the last three (3) years and I will occupy the home to be purchased with NCHFA assistance as my principal residence within sixty (60) days of loan closing.

Signature of Non-Borrower/Occupant

Date

Income (check all that apply for all occupants)

- I certify that I receive additional income from: _____ in the amount of \$ _____
(e.g., child support, alimony, part time job, self employment, etc.)
- I have enclosed as part of my application evidence of all income.
(e.g., Alimony, Child Support, Award Letters, Part-time Jobs, Pay Stubs, Self-Employment, etc.)
- I attest that I **do not** receive child support (if applicable).
- I attest there are no divorce/separation documents.

SIGNATURES REQUIRED

I certify under penalty of perjury that the foregoing are true and correct and can be relied on for purposes of determining my eligibility for a NCHFA mortgage program. **Fraudulent Statements** - Any fraudulent statement will result in (i) the revocation of my NCHFA Mortgage or MCC, and (ii) a \$10,000 penalty under Section 6709 of the Internal Revenue Code. **Material Misstatements due to Negligence** - Any material misstatement due to negligence on my part will result in a monetary penalty under Section 6709(a) of the Internal Revenue Code. **Other Remedies** - In addition, any material misstatement due to negligence or misstatement due to fraud that is discovered before the issuance of a MCC or funding of a NCHFA provided Mortgage will result in denial of my application for a MCC or Mortgage. If a MCC has been issued prior to the discovery of a fraudulent statement, then any MCC issued will automatically become null and void without any need for further action by NCHFA. If a Mortgage provided under an NCHFA program has been funded prior to the discovery of a fraudulent statement, the fraudulent misstatement will constitute an event of default and will entitle the holder of the Mortgage to accelerate the Note and, among other remedies, to institute foreclosure.

I certify that I have not been convicted of a felony, larceny, theft, fraud or forgery, money laundering or tax evasion in connection with a mortgage or real estate transaction within the last ten (10) years.

Borrower

Date

Co-Borrower / Co-Occupant

Date