

### First-Generation Homebuyer Certification

**Information for borrower:** The purpose of collecting this information is to help ensure that the housing needs of communities and neighborhoods, especially traditionally underserved communities, are being fulfilled. This information will be used to assist in developing programs that may benefit first-generation homebuyers.

**Note:** Ownership interest in a property includes any real property owned in or outside of the United States. It does not include: heir's property, undeveloped land, a manufactured home or mobile home titled as personal property, or a contract for deed.

**Borrower Name (First, Middle, Last, Suffix):** \_\_\_\_\_

By signing below, I, as an applicant for a home mortgage loan, certify that (1) I will occupy the property as my primary residence; and (2) I have had no ownership interest (sole or joint) in another property during the last three years.

I further certify that **one** of the following is also true (check the applicable option):

No parent of mine has had an ownership interest (sole or joint) in a property in the last three years. If this option is selected, enter names and current address of record of the parent(s). If a parent is deceased, enter their last address of record.

**Parent Name:** \_\_\_\_\_ **Parent Name:** \_\_\_\_\_  
**Parent Address:** \_\_\_\_\_ **Parent Address:** \_\_\_\_\_

I aged out of foster care.

I became emancipated.

By signing below, I expressly authorize the Lender and Other Loan Participants (as defined in the *Uniform Residential Loan Application*) to obtain, use, and share this Certification or its contents.

I certify that the foregoing is, to the best of my knowledge and belief, true and correct as of the closing of this mortgage loan.

**Signature** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Borrower Name (First, Middle, Last, Suffix):** \_\_\_\_\_

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