CLOSING AFFIDAVIT

THERE ARE IMPORTANT CONSEQUENCES TO THIS LEGAL AFFIDAVIT: READ IT CAREFULLY BEFORE SIGNING

1. The undersigned, hereinafter referred to as APPLICANT, as part of the application for a Mortgage Credit Certificate ("MCC") from the County of Riverside, issuer of such certificates under the County of Riverside Mortgage Credit Certificate Program (the "Program"), and as a material inducement to the County of Riverside to issue such certificate to the undersigned, in connection with the financing, with a mortgage loan (the "Mortgage Loan") from a lender of the undersigned's choosing (the "Lender"), of the undersigned's purchase of a single-family home (the "Residence"), being first duly sworn, state the following:

2. APPLICANT executed the Application Affidavit as part of the application for a Mortgage Credit Certificate.

3. Check and complete Section (a) or (b), whichever applies.

   a. ☐ APPLICANT has reviewed the Application Affidavit and declares that there has been no change in the statements therein and said statements remain true and accurate.

   b. ☐ APPLICANT has reviewed the Application Affidavit and declares that the following material changes have occurred from the statements therein. Material changes include any new sources of income, marriage or change in sales price, loan amount, interest rate, or monthly payment amount during escrow. Enter changes on lines below and attach an extra sheet if necessary.

   ________________________________________________________________

4. APPLICANT will occupy the Residence as Principal Residence within a reasonable time hereof (not later than 60 days after the close of mortgage).

5. APPLICANT acknowledges that a material misstatement negligently made in any statement by APPLICANT in connection with an application for a MCC will constitute a federal violation punishable by a fine; and a material misstatement fraudulently made in any statement made by APPLICANT in connection with application for a MCC will constitute a federal violation punishable by a $10,000 fine and revocation of the certificate, which will be in addition to any criminal penalty imposed by law. In addition, any false statement which affects APPLICANT'S eligibility under Title 26 of the Internal Revenue Code of 1986, as amended, and the regulations thereunder
will result in the denial of APPLICANT'S application for an MCC, or, if a MCC has been issued prior to discovery of the false statement, immediate cancellation of the MCC issued.

6. In addition, APPLICANT hereby acknowledges and understands that any false pretense, including any false statement or representation; or the fraudulent use of any instrument, facility, article, or other valuable item or service pursuant to APPLICANT participation in any program(s) administered by the County of Riverside, is subject to both civil and criminal prosecution.

X  
Signature of Applicant  Date  
Printed Name of Applicant  
Phone Number  

X  
Signature of Applicant  Date  
Printed Name of Applicant  
Phone Number  

X  
Signature of Applicant  Date  
Printed Name of Applicant  
Phone Number  

X  
Signature of Participating Loan Officer  Date  
Company Name  
Printed Name and Title  

Note: Lender should ensure the form is completely filled in, properly signed at or as close to close of escrow as possible and submitted to the County within 5 working days of the close of escrow. Forms signed in advance of closing date are subject to rejection.