

**AFFIDAVIT IN LIEU OF CURRENT YEAR'S TAX RETURN
(CAN ONLY BE USED PRIOR TO FEDERAL INCOME TAX FILING DEADLINE)**

I/We, , being
duly sworn, depose and say that I/we did not have an ownership interest in my/our
principal residence in Calendar Year and therefore will not be claiming any
deduction for mortgage interest or real estate taxes when I/we complete my/our federal
income tax return for the year referenced. I/We do solemnly declare and affirm under the
penalties of perjury that the contents of the foregoing document are true and correct.

Borrower Signature

Borrower Signature

Borrower Signature

Borrower Signature

Borrower Signature