



Homebuyer Assistance Program (HbAP) Certificate of Zero Income

This form must be completed by each household member age 18 or older who has no income.

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| Applicant Name: | |
| Property Address: | |

CERTIFICATION

1. I hereby certify that I do not individually receive any income from any of the following sources of income:
 - Wages from employment (including commissions, tips, bonuses, fees, etc.);
 - Income from the operation of a business;
 - Rental income from real or personal property;
 - Interest or dividends from assets;
 - Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
 - Unemployment or disability payments;
 - Public assistance payments (other than Food Stamps);
 - Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
 - Sales from self-employment resources (Avon, Mary Kay, Pampered Chef, etc.);
 - 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 during the next 12 months.

3. Please explain the source of funds you will use to make the mortgage payments
(To be completed by the Applicant, Co-Applicant, and/or Non-Purchasing Spouse only):

If you are currently unemployed, confirmation of employment status from the Texas Workforce Commission will also be required

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of federal assistance.

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| <i>Applicant – Head of Household</i> | <i>Applicant – Head of Household – Signature</i> | <i>Date</i> |
| | | |
| <i>Co-Applicant – Printed Name (If Applicable)</i> | <i>Co-Applicant – Signature (If Applicable)</i> | <i>Date</i> |

