



# Formal Eligibility Determination & Required Documentation Package Honeysuckle Drive Attainable Homeownership

**Due Date:** \_\_\_\_\_

*(applicant has 1 week to return this packet with all required documents)*

**Section 1. Please provide all the following contact information for the Head of Household:**

Applicant's Name:

Address:

City, State, Zip:

Home Phone:

Work Phone:

Cell Phone:

Email address:

Employer/s:

Please fill out the chart below for everyone who will be occupying the home:

NAME A.	AGE B.	HEAD OF HOUSEHOLD OR DEPENDENT C.	RELATIONSHIP TO APPLICANT LISTED AT THE TOP OF THIS PAGE D.

I certify that my Household Size is (total number of entries in column A) \_\_\_\_\_.

# Section 2

## Required Documentation

**Please note: the following questions are applicable to every single person who will be occupying the unit. Therefore, the use of “I” or “my” in the following questions includes all household members.**

**You MUST initial every question in Section 2 and, where pr**

**ovided, check “N/A” or “Yes”.**

**Every time you answer “Yes”, you must submit all documentation as directed in that question.**

**Submit to: Housing Nantucket**

**75 Old South Road**

**Nantucket, MA 02554**

**[info@housingnantucket.org](mailto:info@housingnantucket.org)**

**508-228-4422**

**MORTGAGE PRE-APPROVAL:**

1. I have attached a mortgage pre-approval that meets each and everyone of the following standards for this Attainable housing program:

- The loan must have a fixed interest rate through the full term of the mortgage.
- The loan must have a current fair market interest rate. *(No more than 2 percentage points above the current MassHousing rate, (617) 854-1000 or [www.masshousing.com](http://www.masshousing.com))*
- The loan can have no more than two points.
  - The buyer must provide a down payment of at least 5% - half of which must come from buyer’s own funds.

I understand that I can go to any lender of my choosing as long as the pre-approvals abide by the above standards but it is strongly recommended that I talk to a lender that has familiarity with attainable housing in Massachusetts as they will be more familiar with the process, mortgage requirements, and Deed Restrictions than a lender with no experience in attainable housing.

I understand that the mortgage pre-approval process should be my first step in documentation gathering as this entire process and program depends on my ability to eventually get a mortgage so I can purchase a home.

I also understand that I should make copies of all the documentation I give to my bank as I may need copies to submit with this application.

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

2. **Down Payment Assistance:** If I am going to receive any down payment assistance from family members or friends, I have attached a signed and dated letter from the source of assistance that includes **ALL** of the following:

- (A) The Name and contact information of the person(s) providing the gift AND
- (B) The total amount of money that will be gifted AND
- (C) The statement “This will be a bona-fide gift, and there will be no obligation, expressed or implied either in the form of cash or future reserves, to repay this gift.”
- (D) The letter has me or one of my household members listed as the recipient of the gift AND
- (E) The letter is signed by the donors and the recipient

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

3. **Earnings/Wages (CURRENT EMPLOYMENT):** I have attached copies of the **five (5)** most recent consecutive pay stubs or five most recent statements for every source of income for every household member 18 years or older as listed on the Income Tables in Section 1. All attached pay-stubs or statements have the name of the employer, date, wages, and name of the household member and cover the 5 most recent consecutive pay periods *(which will be a 5 week period if paid every week, or a 10 week period if paid every 2 weeks, or a 5 month period if paid only once each month).*

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

**4. Earnings (FORMER EMPLOYMENT):** For EACH AND EVERY source of income reported on the most recent tax return where a household member is no longer receiving income (e.g., no longer working for a particular employer), I have attached ONE of the following:

(A) A letter signed by that household member **and** a letter signed and dated from the former employer verifying the last day of income and the Year-To-Date income at time of separation OR

(B) Only for jobs where my last day of employment was in the previous calendar year, I have attached the last paystub from the job that shows a Year-To-Date income that matches the Wages on the W-2 for that job OR (C) The Initial determination of unemployment benefit statement that lists former employers, length of employment, gross income by quarter, and EIN Number OR

(D) I have completed only the top portion of the Verification of Terminated Employment form attached in Section 3 of this application and understand that Housing Nantucket will submit this to the contact provided by me on the form in hopes of having it returned in the next 1-2 weeks but in the event that the former employer does not return the form I will submit the materials listed in part A, B, C of this section

I understand proof of termination is required for every single job on my previous years tax returns (no matter how small), that this is to verify my current income and that being terminated from one or multiple jobs will in no way affect my attainable housing program eligibility.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

**5. Earnings (Social Security, SSDI, Pension, Retirement, Public Assistance, TANF):** I have attached copies of the most recent statements for every source of income listed on the line above for every household member 18 years or older. I understand that for Social Security and/or SSDI payments I need to submit the yearly benefit letter I receive from the Social Security Administration Office detailing my payments for the next 12 months.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

**6. Earnings (SELF EMPLOYED ONLY, INCLUDING UBER, LYFT ETC, SEE BELOW):** For every self-employed household member 18 years or older, I have attached copies of ALL of the following:

(A) The Self-Employment Income Affidavit and Profit & Loss statements at the back of this application, completed, signed, and dated.

(B) All supporting documentation including current financial statements, accountant statements, quarterly tax returns (if you file quarterly), and income and expense receipts.

**If I have a job or earn any income that is part of the "Gig Economy," such as Uber, Lyft, TaskRabbit, etc., or any other type of limited independent contracting, I will provide all information and documentation listed above. This includes the Profit and Loss statements as well as documentation of my year to date income (i.e. income reports, ride totals, etc.). I understand that 1099 independent contractors are self-employed for tax and attainable housing purposes.**

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

7. **Earnings (Unemployment)** I have attached copies of the **three (3)** most recent consecutive unemployment statements for every household member 18 years or older who is currently receiving unemployment and understand that it must be assumed that the household member will continue to receive unemployment over the next 12 months. **For every household member who reported unemployment on their most recent tax return but who no longer receives it**, I have attached a copy of my current unemployment benefit statement or balance that was obtained online or at my unemployment office. The statement shows the last two unemployment payments received, my current benefit rate, and my current total benefit balance. I understand that if this documentation indicates that I have current benefits and have received recent payments, my unemployment will be calculated as part of my income, regardless of my current employment status.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

8. **Earnings (Workman's Comp, Severance pay)** I have attached copies of the **three (3)** most recent consecutive pay stubs or three most recent statements for payments I am receiving through Workman's Compensation or Severance settlement and if my current compensation or pay is not going to continue for the next 12 months, I have attached the legal document stating the monthly, yearly or total amount to which I am entitled in addition to the timeline and/or termination of such pay.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

9. **Household member with NO EARNINGS:** If a member of my household is 18 years or older and is not employed and not receiving any income, I have attached a letter from him/her attesting to this fact AND this letter has been signed and dated by that household member AND the letter has been notarized.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

10. **Divorce and/or Separation:** I understand that legally married couples shall both be considered part of the household, even if separated, and that children can only be considered part of the household if a head of household has at least joint physical custody of the child and so I have attached a copy of my divorce decree AND the divorce agreement to verify my household size claims. I understand that if no legal action has been taken for filing for divorce or separation, my partner's income and assets must be included in my application.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

11. **Child Support and/or Alimony:** If I am entitled to receive Child Support and/or alimony (even if I am not receiving it), I have attached **ONE** of the following:

- (A) A copy of my divorce decree or settlement agreement OR
  - (B) A statement from the Department of Revenue (DOR) that shows my payments for the past 3 months OR (C)
- In the event that I am not receiving the child support or alimony I am entitled to receive, I have attached a copy of my divorce decree AND proof of a legal claim filed against the person that owes me money and, if applicable, DOR statements and/or legal claims showing payments made and/or owed.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

- 12. Periodic Payments:** If I am receiving any periodic payments, or listed anything under "Other Income", I have attached a signed and dated letter from the source of income that includes **ALL** of the following: (A) The Year-To-Date income received AND  
(B) The anticipated monthly income for the next 12 months AND  
(C) The letter has me listed as the recipient of the payments AND  
(D) The letter is notarized.

- N/A  
 Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

- 13. Households with Students:** I have attached proof for every household member **18** years or older who is a full time student of his/her full-time student status in the form of: Letter from the Registrar, Transcript or other enrollment verification.

- N/A  
 Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

**HOUSEHOLD ASSETS:**

Assets include, but are not limited to, all the categories listed in the above Asset table. All accounts must include complete statements with all pages and list dividend and interest information if applicable *regardless of how little money may currently be in the account*. If a household member divests themselves of an asset for less than full and fair present cash value of the asset within two years prior to application, the full and fair cash value of the asset at the time of its disposition must be declared and shall be included for purposes of calculating eligibility.

- 14.** I have completed the Asset Table in Section 1 and read the above paragraph on Household Assets and have attached every page of complete, detailed statements for the 3 most recent months or most recent complete quarterly statement on **all** assets held by **each** household member and all statements include information on interest, dividends, and gains or losses, if any. I understand that if I am going to receive any down-payment assistance, that letter must be attached as addressed by question 2 above.

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

- 15. For EACH and EVERY DEPOSIT into EACH and EVERY checking and savings account, I have provided documentation from the source of the money deposited.** If a deposit is from earnings of any kind, I have followed all the directions in the applicable paragraphs on Earnings on the previous pages (i.e. submitted 5 most recent pay stubs, verification from source of earnings etc). If a deposit is from child support and/or alimony, I have followed all the directions in the paragraphs on Child Support/Alimony on the previous pages. If a deposit is a periodic payment, repayment, gift, reimbursement, I have followed all the directions in the paragraph on the previous page titled "Periodic Payments". If a deposit is from a loan of any kind (including student loans), I have provided documentation showing the terms of the loan and the disbursement schedule. For any other deposit types, I have provided sufficient documentation of the purpose, frequency, amount and current status of these deposits from the source of payment. All written statements from third sources must be signed, dated and notarized.

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

- 16. For every household member claiming to have NO ASSETS,** I have included a signed, dated, and notarized

affidavit stating that the household member has no assets or accounts of any kind, including checking, savings, money market, trust, 401k, retirement, IRA, stocks, or any other type of account. If the household or household member has assets of any kind, they have followed the directions given in the two questions above.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

17. For every household member who no longer owns an asset that generated income on the most recent tax return (e.g., if a bank account was closed), I have attached a signed letter by the household member who formerly held that account AND either the final bank statement showing a zero balance or a signed and dated statement from the asset source attesting to this fact. **And for every household member who divested themselves of an asset for less than full and fair present cash value of the asset within two years prior to this application**, I have listed the full and fair cash value of the asset at the time of its disposition in the Asset Table AND provided the last statement for that asset showing its full market value AND attached a signed letter by the household member detailing the transaction in which they divested themselves of the asset.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

**REAL ESTATE:**

If you do not currently own real estate or did not own real estate in the last year you filed taxes, please check off "N/A" and move on to the next page.

18. I understand that *for homes being sold*, my current home must be under Purchase and Sale Agreement (P&S) before I can be given the opportunity to sign a P&S for a attainable home on Honeysuckle Drive. I understand that if the home is not under P&S Agreement before reaching the top of a Waiting List, I will be dropped from all Waiting Lists and I cannot be re-added to the bottom of the Waiting Lists until my current home is under P&S Agreement. I understand that if given the opportunity to sign a P&S for a attainable home on Honeysuckle Drive my current home under agreement will need to be sold and a Closing Disclosure Form (formerly the HUD-1 form) Settlement Statement provided by the closing date in the P&S for Sandpiper Place. **I have attached documentation showing my debt on the property** (such as mortgage statements or foreclosure notices). **I have also attached documentation showing the value of the property** (such as a recent broker's opinion or appraisal or, if my home is already under P&S, the new Purchase and Sales Agreement).

I understand that *for homes being lost through separation/divorce*, the court order/divorce/separation must be finalized so that my name is no longer on the deed of my current home before I can be given the opportunity to sign a P&S for a attainable home on Honeysuckle Drive. I understand that if the court order/divorce/separation is not finalized before reaching the top of a Waiting List, I will be dropped from all Waiting Lists and I cannot be re-added to the bottom of the Waiting Lists until the court order/divorce/separation is finalized. **I have attached documentation showing the value of the property** (either a recent broker's opinion or appraisal or tax assessment or value as stated in the divorce decree/ settlement statement) **AND I have attached documentation showing my debt on the property** (such as mortgage statements or foreclosure notices). **Additionally, if my divorce/separation has been finalized, I have attached the divorce decree/settlement statement.**

*For homes sold in the last calendar year in which taxes were filed*, I have attached the Closing Disclosure Form (formerly the HUD-1 form) Settlement statement for that sale.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

**TAX DOCUMENTATION:**

19. For the most recent year I filed taxes, I have attached all W-2s, 1099s and all other tax documentation for all sources of income and assets. I understand that W-2s are the tax documents that are given by employers to show wages, salaries and tips and 1099s are the tax documents that are given by other sources of income (ex: interest on savings accounts, income from retirement accounts, income from unemployment etc). These are the tax documents used so that 1040 taxes can properly be filed as detailed in the next question below. (You will have a W-2 for every job worked in the most recent year you filed taxes. Please be sure that the wages in the W-2s you submit add up to the wages you filed on your 1040 tax form. If you are not currently working at any of the jobs for which you have received a W-2,

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

20. Three Years of 1040 Tax Transcripts: I have attached a computerized print out of the THREE (3) most recent federal income tax returns (i.e. 1040 tax transcripts) including any and all schedules, attachments and amendments for every household member 18 years or older. Every page of the tax transcript must be sent (including, if applicable, Schedules A, B, C etc ). I understand I can obtain these transcripts from the tax professional who filed my taxes last year or I can download these transcripts immediately for free by going to [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript) or by calling the IRS at 1.800.829.1040 and they will mail or fax the transcripts in 7-10 days. For every household member who has not filed in the past 3 years that household member for each and every year in the past three years when taxes were not filed. I understand I can call 1.800.829.1040 and the IRS will mail it or fax it to me in 7-10 days. I understand that statements for 3 different years must be submitted for a household who has not filed taxes in the past 3 years. I understand I can download these statements of no filing for the applicable years immediately for free by going to [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript) or by calling the IRS at 1.800.829.1040 and they will mail or fax the statements in 7-10 days. I understand that when I visit [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript) I will need to sign up for an account by providing an email address where the IRS can email me a verification code that can then be used to access my records, that I will need to answer a few security questions, and then my tax transcripts or statements of "No Filing" for the past 5 years will be available.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_



**FINAL CERTIFICATION OF HOUSEHOLD INCOME:**

21.I certify that my combined **Gross Annual Household Income** is \$ \_\_\_\_\_

(total on the bottom of the Income Table)

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

22. My **Gross Annual Household Income** listed above is greater than the Allowable Income Limits for our household size as specified on the cover page of this Program Application and I have therefore attached a signed and dated statement detailing why my income listed above does not reflect my income over the next 12 months AND have attached supporting documentation.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

23. There are planned changes in my household income over the next 12 months and I have therefore attached verification of these planned changes in income.

- N/A
- Yes

Initial(s): \_\_\_\_\_ Initial(s): \_\_\_\_\_

You must now read, sign and date the following question AND read, sign and date the following page.

**DEED RIDER SIGNATURE OF UNDERSTANDING:**

I/We have read the resale restrictions for Sandpiper I&II and agree to the restrictions. I/We understand that the Deed Rider Summary in the Information Packet is not the actual Deed Rider and it is only intended to provide general information about Property Restrictions in typical Attainable/Workforce Housing Programs. I/We understand that a full copy of the example Deed Rider is available under the listing on Housing Nantucket's website:

[https://www.housingnantucket.org/wp-content/uploads/2024/03/Honeysuckle\\_240AMI-Deed-Rider\\_SAMPLE.pdf](https://www.housingnantucket.org/wp-content/uploads/2024/03/Honeysuckle_240AMI-Deed-Rider_SAMPLE.pdf)

and that if requested, a copy of this example Deed Rider can be mailed to me. I/We also understand that, if selected to purchase this unit, a full copy of the Deed Rider will be provided.

Full Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Full Signature of Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

**Please be sure to fully sign the lines above and not just initial them.**

**Please read each item below carefully before you sign.**

1. I hereby declare under pain and penalty of perjury that the information provided on every page of this application is true and correct. I understand that if any sources of income or assets are not disclosed on this application, or any information provided herein is not true and accurate, this application may be removed immediately from further consideration and I will no longer be allowed to reserve a unit.
2. I understand that this application will be incomplete if I do not sign and date this page and initial at all indicated points in the application and that the failure to timely and/or fully supply information in accordance with the application may result in the denial of my application and loss of position on all Waiting Lists.
3. The undersigned certify that none of the people listed in this application, or their families, have a financial interest in the development and none of the people listed in this application can be considered a Related Party by the housing guidelines that govern this property.
4. The undersigned certify that the Attainable unit will be the undersigned's principal residence and the undersigned cannot own a home elsewhere or in trust while living in an Attainable unit.
5. I understand that while previous years' tax returns and transcripts are required, Housing Nantucket does not use income reported on the previous year's tax documentation to calculate current annualized income.
6. I understand that the Purchase and Sale Agreement for the units to be occupied through this housing program may be subject to cancellation if any of the information above is not true and accurate.
7. I understand that this is a preliminary application and the information provided **does not** guarantee housing.
8. I understand that any material change in the income or assets of my household that occurs after the submission of this application may make me ineligible for Attainable housing. I understand that any changes to income or assets that may put my household into another income tier must be reported to Housing Nantucket.
9. Mortgage Co-signers **are not** permitted unless they are co-tenants who will reside in the unit.
10. I acknowledge that Housing Nantucket will correspond with me by email.
11. I acknowledge that the determination of eligibility by Housing Nantucket is based upon the guidelines that govern this Attainable Housing Program for the development and, as such, barring any confirmed error by Housing Nantucket in applying the guidelines and/or calculating income, the decision is final and I further agree to hold harmless Housing Nantucket from any claim(s) related to this application.
12. The undersigned give consent to the Town of Nantucket and Housing Nantucket to verify the information provided in this application. The undersigned authorize the release of information necessary in determining income and assets from third party references.

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Attach all documentation as directed. This development does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

# Section 3

22

Self-employed persons must complete the following pages and submit a Profit and Loss statement. Self-employed persons include 1099 independent contractors, household members who earn income as part of the “gig economy” (Uber, Lyft, TaskRabbit, etc.), or any prospective purchaser who files self-employment and/or a Schedule C on their tax returns.

# SELF EMPLOYMENT / S-CORP INCOME AFFIDAVIT

Please complete this form if a member of your household receives income as a business owner, independent contractor, sole proprietorship, cash pay, odd jobs, gig economy jobs (like Uber/Lyft) etc. You MUST complete and submit all applicable sections within this document. Please submit all supporting documentation along with these forms.

**Applicant:**

**Name and Type of Business:**

**Position Held:**

**Start Date:**

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**Part 1: Prior Tax Year's Self Employment / 1099-MISC / S-Corp (including K-1) Income**

Gross Income from Last Tax Year \$ \_\_\_\_\_

Gross Expenses from Last Tax Year \$ \_\_\_\_\_

Net Income from Last Tax Year \$ \_\_\_\_\_

*You are required to provide your complete tax returns from the most recent two (2) years of filing, including all schedules, 1099s, etc.*

Please proceed to Section 2.

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**Part 2: Year to Date Self-Employment / 1099-MISC / S-Corp (including K-1) Income**

Gross Income Year to Date \$ \_\_\_\_\_

Gross Expenses from Year to Date \$ \_\_\_\_\_

Net Income from Year to Date \$ \_\_\_\_\_

*You are required to provide a Year to Date Profit and Loss Statement, and provide supporting documentation for your year-to-date gross income and expenses, which may include invoices, receipts, contracts, independent contractor pay stubs or pay statements, written business plans, employment proposals, business bank account statements, and/or accountant statements for business income, etc. Please provide whatever documentation is available to verify your income and expenses, all income must be documented.*

Check here if you anticipate no changes in your revenue, expenses, or net income over

the next 12 months:

If you checked this box, please provide a signed, dated, and notarized letter to that effect, and skip to section 4 on the next page.

If you did not check this box, please proceed to section 3 on the next page.

All households, please proceed to the next page.

**Part 3: Anticipated Self-Employment / 1099-MISC / S-Corp (including K-1) Income over the next 12 Months (Complete this section if you did NOT check the box at the bottom of the previous page)**

Anticipated Gross Annual Income \$ \_\_\_\_\_

Anticipated Gross Annual Expenses \$ \_\_\_\_\_

Net Anticipated Annual Income \$ \_\_\_\_\_

*You are required to complete the Anticipated Profit and Loss Statement in the following pages in addition to the Year to Date Profit and Loss Statement previously requested, in addition to providing any and all supporting documentation for the changes that will take place to your income and/or expenses over the next 12 months.*

*Please proceed to section 4.*

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**Part 4: Signature and Required Documentation Summary**

As a reminder, all households who completed this form must submit:

- *Complete IRS 1040 tax returns from the two (2) previous tax years, in addition to all applicable tax documents. - A completed Year to Date Profit and Loss Statement on the following page.*
- *Supporting documentation for your year-to-date gross income and expenses, which may include invoices, receipts, contracts, independent contractor pay stubs or pay statements, written business plans, employment proposals, business bank account statements, and/or accountant statements for business income, etc. Please provide whatever documentation is available to verify your income and expenses.*

If you completed Section 3, you must additionally submit:

- *A completed Anticipated Profit and Loss Statement on the page following the Year to Date Profit and Loss Statement.*
- *Supporting documentation for the changes that will take place to your income over the next 12 months.*

**If you cannot provide your tax returns for the previous calendar year, or did not report your self employment / S-Corp income on your tax returns for the previous year, you must additionally submit:**

- *A completed Prior Year Profit and Loss Statement, located on the page following the Anticipated Profit and Loss Statement.*
  - *Supporting documentation for the income you received in the previous calendar year.*
- 

**All Households must complete the following:**

Under penalty of perjury, I certify that the information presented in this form and in the following profit and loss forms is true and accurate to the best of my knowledge. The undersigned further understands that providing false representation herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of application review.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_