

# Home Ownership Purchase Enhancement (HOPE) Program

## Home Purchase Affidavit

Form #705

Notice:

This affidavit is a sworn statement executed under penalty of perjury.

I/We \_\_\_\_\_, \_\_\_\_\_ under penalty of perjury, upon oath and duly sworn, state that:

1. I/We are of lawful age (at least 18 years old) and sound mind.
2. On the \_\_\_\_ day of \_\_\_\_\_, 2010, I/we purchased a residential home (1-4 dwelling units in the building) located at \_\_\_\_\_ in the county of \_\_\_\_\_, Missouri.
3. I/We executed a contract to purchase the above referenced home on the date of \_\_\_\_\_, 2010.
4. I/We shall occupy the above referenced property as our primary residence.
5. I/We have attached a copy of the HUD-1 closing statement evidencing purchase of this residential house, and wish it to be incorporated into this sworn affidavit.
6. I/We did not purchase the above referenced home from a relative or spouse.
7. I/We qualify as a low income or moderate income person or family, as defined by the Missouri Housing Development Commission, based on the following:

### *Maximum Annual Gross Household Income*

<b>Property Location</b>	<b>Non-Targeted Areas</b>		<b>Targeted Areas</b>	
	1-2 Person Household	3+ Person Household	1-2 Person Household	3+ Person Household
<b>Kansas City MSA Counties</b> <i>Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, Ray</i>	\$70,500	\$81,075	\$84,600	\$98,700
<b>St. Louis MSA Counties</b> <i>Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis County, Warren</i>	\$68,300	\$78,545	\$81,960	\$95,620
<b>Jefferson City MSA Counties</b> <i>Callaway, Cole, Osage</i>	\$67,000	\$77,050	\$80,400	\$93,800
<b>Columbia MSA Counties</b> <i>Boone, Howard</i>	\$63,700	\$73,255	\$76,440	\$89,180
<b>All Other Areas</b>	\$58,700	\$67,505	\$70,440	\$82,180

**Gross Household Income** is defined as the amount of a household's annual income at the time they purchased the property before all deductions or taxes, except that which is specifically excluded by the Internal Revenue Code. A **Targeted Area** is an area in which 70% or more of the families have an income which is 80% or less of the statewide median. The list of Targeted Area census tracts may be found at [www.mhdc.com/homes/targeted/targeted\\_areas.htm](http://www.mhdc.com/homes/targeted/targeted_areas.htm)

8. I/We state that my/our annual gross income, defined as the amount of annual income before all deductions, except that which is specifically excluded by the Internal Revenue Code is: Primary Borrower: \$\_\_\_\_\_ If applicable, Spouse/Co-Borrower Income: \$\_\_\_\_\_ (enter \$0 if Spouse/Co-Borrower does not earn income).

I/We understand that this Affidavit is a sworn statement executed under penalty of perjury for false statement, do hereby swear that the above and foregoing is true.

Signature(s) \_\_\_\_\_, \_\_\_\_\_

Print Name(s) \_\_\_\_\_, \_\_\_\_\_

**Notarize Here:**