Residence Address: ________________________________

The undersigned hereby represent(s) and certify(ies) with respect to the above-identified Residence as follows:

1. I/We do not intend to, or have not entered into an arrangement to rent, sell, assign or transfer any part of the Residence.
2. I/We expect to use a portion of the Residence, including the surrounding land and any outbuildings, in a trade or business, but I/We will not use such Residence and the surrounding land and outbuildings primarily for purposes of a trade or business, as evidenced by the calculation set forth below. A Residence is used “primarily for purposes of a trade or business” if more than 15% of the total area of which is reasonably expected to be used in a trade or business, including child care services on a regular basis for compensation. Such a Residence may not be financed with a NIFA mortgage loan.

General description of trade or business to be conducted at the Residence, including the surrounding land and any outbuildings: _________________________________________________   _________________  
________________________________________________________________________________  _____  
_______________________________________________________________  ___________________.

(a) Area of Residence (sq. ft.):       ________________
(b) Area of surrounding land and outbuildings (sq. ft.):    ________________
(c) Total area of Residence, surrounding land and outbuildings (sq. ft.):  ________________ (c)
(d) Area of Residence used in a trade or business (sq. ft.):   ________________
(e) Area of surrounding land and outbuildings used in a trade or business (sq. ft.):  ________________
(f) Total area of Residence, surrounding land and outbuildings used in a trade or business (sq. ft.):  ________________ (f)
(g) Percentage of Residence, surrounding land and outbuildings used in a trade or business (line (f) divided by line (c)):     _______________%(g)

If the portion of the Residence, including the surrounding land and any outbuildings, used in a trade or business will only be used for a set number of hours, an additional allocation may be made to determine the percentage of such property used in a trade or business:

(h) Average number of hours each week the Residence, surrounding land and outbuildings are used in a trade or business:   ________________ (h)
(i) Ratio of (1) average number of hours each week the Residence, surrounding land and outbuildings are used in a trade or business to (2) the total number of hours in each week (line (h) divided by 168):  ________________ (i)
(j) Percentage of Residence, surrounding land and outbuildings used in a trade or business (line (g) multiplied by line (i)):    _______________%

3. I/We will not use the Residence as an investment property or a recreational home.

I/We fully understand and declare under penalty of perjury, that each of the above statements and information contained in this Affidavit, in so far as they relate to me/us, are true and correct.

Dated:

Borrower ___________________________ Date

Co-Borrower or Non-Purchasing Spouse ___________________________ Date

Non-Purchasing Occupant ___________________________ Date

Non-Purchasing Occupant ___________________________ Date