

**BORROWER NAME:** \_\_\_\_\_ **LENDER:** \_\_\_\_\_**CERTIFICATIONS**

- Minnesota Housing has the right to inspect my residence at any time from the date of the Note, upon giving reasonable notice to me.
- The information requested in this credit application is legally required to determine if you qualify for participation in this Minnesota Housing Program. A portion of the data requested is classified as “private data on individuals” under Minnesota Statutes Section 462A.065. Use of the data is limited to that necessary for the administration and management of this program by Minnesota Housing personnel, those under contract with Minnesota Housing, and other governmental agencies when authorized by state statute or federal law.
- The disclosure of your Social Security Number or Minnesota Tax Identification Number is required for participation in this Minnesota Housing Program, by virtue of the Minnesota Revenue Recapture Act of 1980 (Sections 270A.01 to 270A.12 of Minnesota Statutes) as well as Section 6050H of the Internal Revenue Code of 1986. Supplying these numbers could result in the application of your taxpayer refunds to the payment of any delinquent indebtedness you may owe to Minnesota Housing under this or any other Minnesota Housing programs. These numbers may be made available to state or federal tax authorities, and state personnel involved in the collection of state obligations.
- I/We understand that numerous local participating lenders offer these loans and that I/We may select the lender of my/our choice.
- I/We understand that I/We may select the contractor of my/our choice.
- I/We understand that Minnesota Housing is not and will not be responsible for any work performed by any contractor, any contractor’s failure to perform any work, the quality of any work performed, or the general competency of any contractor.
- I/We certify that work will comply with all applicable building or housing code regulations and ordinances, and all necessary permits and licenses shall be obtained.



I/We certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief.

Each of the undersigned hereby acknowledge that any owner of this loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

**Borrower Signatures:** All owners who reside in the property and whose income and credit history are relied upon for loan repayment must sign this document.

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Borrower Signature

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Date of Application

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Co-Borrower Signature

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Date of Application

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Co-Borrower Signature

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Date of Application

**This Borrower Certifications Document must be accompanied by:**

- The lender partner's credit application
- Underwriting worksheet signed by the underwriter
- Bids and estimates for all work being financed by the Fix Up Loan Program

