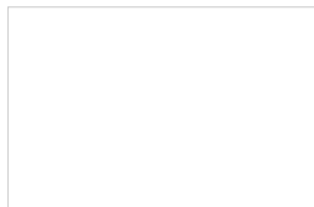


Clarification: Updated Start Up Affidavits and Zero Income Statement



Questions?

Partner Solutions Team:

mnhousing.solution@state.mn.us
or 651.296.8215/800.710.8871

Monday-Friday
7:30 a.m. - 5:00 p.m.

Resources

[Previous eNews](#)

[Minnesota Housing website](#)

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[Upcoming trainings](#)

Updated Start Up Borrower and Seller Affidavits

Minnesota Housing revised the Start Up [Borrower Affidavit](#) and [Seller Affidavit](#), and [Institutional Seller Affidavit](#), which are available through the HDS Forms Generator or on the [Manuals, Forms, and Resources page](#) of the Minnesota Housing website.

The new affidavits can be used effective immediately and will be required for all new commitments effective November 25, 2013.

New Zero Income Statement

For mortgage loan program eligibility income purposes, any household member over the age of 18 who does not receive or earn income must provide a statement certifying he or she has no source of income. Household members may prepare their own statement or sign the [Zero Income Statement](#), which is available on the [Manuals, Forms, and Resources page](#) of the Minnesota Housing website.

While the [Zero Income Statement](#) is optional, loan files must include an explanation in cases where a household member receives no income.

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