

## Homeownership Assistance Programs *Certification of Zero Income*

(To be completed by adult household members, if applicable. This form is utilized for all homeownership-related programs including not but limited to Equity Builder Program, Housing Our Workforce, and Lift Up Homeownership.)

1. I hereby certify that I **do not** individually receive income from any of the following sources:

- a. Wages from employment (including but not limited to commissions, tips, bonuses, overtime);
- b. Income from operation of a business;
- c. Rental income from real or personal property;
- d. Interest or dividends from assets;
- e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- f. Unemployment or disability payments;
- g. Housing assistance payments;
- h. Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
- i. Sales from self-employed resources (including but not limited to Lyft, Uber, Instacart, Door Dash, home party sales);
- j. Any other source not named above.

2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. I understand that the information provided in this certification will be used by FHLBank Boston for the specific purpose of determining whether my household is eligible to receive homeownership grant assistance. I understand that any misrepresentations or false or fictitious statements made in this certification, which are used by FHLBank Boston to approve assistance provided to my household, may constitute an act of fraud and may subject me and my household to possible remedies, including without limitation, immediate repayment of any disbursed grant funds.

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**Signature of Applicant**

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**Printed Name of Applicant**

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**Date**

*The words "execution," "signed," "signature," and words of like import in this Certification shall be deemed to include electronic signatures or the keeping of records in electronic form, each of which shall be of the same legal effect, validity or enforceability as a manually executed signature or the use of a paper-based record keeping system, as the case may be, to the extent and as provided for in any applicable law, including, without limitation, Electronic Signatures in Global and National Commerce Act or any other similar state laws based on the Uniform Electronic Transactions Act, and the parties hereto hereby waive any objection to the contrary.*