Zero Income Verification

(1) I HEREBY CERTIFY THAT I DO NOT RECEIVE INCOME FROM ANY OF THE FOLLOWING SOURCES:

a. Wages and salaries from any type of employment (including commissions and fees)
b. Income from the operation of a business (self-employment – Avon, Mary Kay, etc.)
c. Rental income from real or personal property
d. Interest or dividends from assets
e. Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits
f. Unemployment benefits
g. Net gambling or lottery winnings
h. Alimony
i. Educational grants and/or scholarships or veterans benefits available for subsistence after deducting expenses for tuition, fees, and books
j. Regular monthly cash contributions from an outside source (ex-husband, father, mother, brother, sister, aunt, uncle, etc.) to assist with monthly debt

(2) In the past months when you say you have had minimal, or no income, how did you pay for rent, utilities and other necessities?

(3) Do you receive any contributions that are not explained above?  □ Yes  □ No

If yes, explain:

(4) Did you file a Federal Income Tax Return last year?  □ Yes  □ No

I hereby certify under penalty of perjury that the information provided above is accurate and complete to the best of my knowledge. I understand that providing false or misleading information under oath may subject me to criminal penalties. I fully understand what information is being requested and the ramifications of my not providing complete and truthful responses.

SIGNATURES

Applicant Signature (zero income household member) ____________________________ Date ________________

Witness my hand and notarial seal on ____________________________ Date ________________

Signature of Notary Public ____________________________ Commission Expires ________________

(This form must be completed by an individual 18 years or older who resides in the property)

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