

**FIRST-GENERATION HOMEBUYER AFFIDAVIT
ROSEVILLE ECONOMIC DEVELOPMENT AUTHORITY
FIRST-GENERATION DOWN PAYMENT ASSISTANCE PROGRAM**

The undersigned, as applicant for a home mortgage loan originated pursuant to the Roseville Economic Development Authority First-Generation Down Payment Assistance Program (the "Loan Program"), being duly sworn, does hereby represent and warrant as follows:

1. I am submitting this affidavit as part of my application for a mortgage pursuant to the Loan Program.
2. The home to be financed with proceeds of the loan sought is located at the following street address:
_____, Roseville, Minnesota.
3. I am a *First Generation Homebuyer*, as that term is defined below, meaning that each of the following statements are true:
 - a. I do not currently own a home, nor have I previously owned a home;
 - b. My parents and/or legal guardian do not currently own a home, and if they previously owned a home, such ownership terminated as a result of foreclosure;
 - c. My spouse, if applicable, does not currently own a home, and if my spouse previously owned a home, such ownership terminated as a result of foreclosure; and
 - d. My spouse's parents and/or legal guardian do not own a home, and if they previously owned a home, such ownership terminated as a result of foreclosure.
4. I understand that under Minnesota law, it is considered **residential mortgage fraud** to knowingly make or cause to be made any deliberate and material misstatement, misrepresentation, or omission during the mortgage lending process with the intention that it be relied on by a mortgage lender, borrower, or any other party to the mortgage lending process. I also understand that committing **residential mortgage fraud** can result in a felony conviction, imprisonment for up to two years, and a monetary fine of up to \$20,000.00.

[Borrower's Printed Name]

[Borrower's Signature]

On this ____ day of _____, 20 __, before me, the undersigned notary public, personally appeared _____, proved to me through satisfactory evidence of identification, which was _____, to be the person whose name is signed on this document, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief, and acknowledged to me that he/she signed it voluntarily for its stated purpose.

Notary Public