

STATEMENT OF INCOME TAX FILING
(Use only as applicable)

Residential Loan Program
Oregon Housing & Community Services Department
State of Oregon

Lender's Loan No.: _____

READ CAREFULLY BEFORE SIGNING

Check Section A and complete the information requested only if Federal Income Tax returns were not required for any year during the preceding three years.

A. I hereby certify I was not required by law to file a Federal Income Tax return for the following year(s) _____ for the reason(s) stated below:

Check Section B only if a Federal Income Tax return has not been filed for the year prior to which the closing will occur.

B. On the date of Residential Loan closing I had not yet filed Federal Income Tax returns for the preceeding year. I will provide to the Lender a copy of my Federal Income Tax return at such time as it is filed. When I file the Federal Income Tax return for the prior year, I will not be entitled to, nor will I claim, deductions for taxes or interest on indebtedness for property constituting my principal residence for that year.

I FULLY UNDERSTAND that each of the above statements is material to obtaining an Residential Loan and declare, under penalty of perjury which is a felony offense, the above statements are true and correct.

Date: _____ Borrower: _____

Co-Borrower: _____