

**ZERO INCOME AFFIDAVIT**

Please provide employment verification if employed (VOE, paystubs, and W-2) or Disability/Social Security/Pension verification. If a Full-time Dependent Student, upload high school/college transcript. If 18+, not enrolled in high school/college, and not earning income, complete a Zero Income Affidavit.

Borrower(s): \_\_\_\_\_

Property address: \_\_\_\_\_

1. I hereby certify that I do not individually receive income from any of the following sources:
  - a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
  - 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. Public assistance payments;
  - h. Periodic allowances such as alimony, child support, or gifts received from persons living in my household;
  - i. Sales from self-employed resources (Avon, Mary Kay, DoorDash, Uber, etc.);
  - 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 further understand that providing false representations here-in constitutes an act of fraud, which may result in the repayment of the loan or promissory note.

\_\_\_\_\_  
PRINTED NAME OF HOUSEHOLD MEMBER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF HOUSEHOLD MEMBER

\_\_\_\_\_  
DATE