

AFFIDAVIT REGARDING NOT BEING REQUIRED TO FILE TAX RETURNS

I, _____, was not required to file a federal income tax return:

for Calendar Year _____ because:

for Calendar Year _____ because:

for Calendar Year _____ because:

I do solemnly declare and affirm under the penalties of perjury that the contents of the foregoing document are true and correct.

Borrower Signature