

**FIRST GENERATION HOMEBUYER AFFIDAVIT
EDINA FIRST-TIME HOMEOWNERSHIP PROGRAM**

The undersigned, as applicant for a home mortgage loan originated pursuant to the Edina Housing Foundation (the "Foundation") First-Time Homeownership 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, which Loan Program is available only to *First Generation Homebuyers*, as that term is defined below.
2. The home to be financed with proceeds of the loan sought from the Loan Program is located at the following street address: _____, Edina, Minnesota.
3. I am a *First Generation Homebuyer*, 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, nor have they previously owned a home;
 - c. My spouse, if applicable, does not currently own a home and has not previously owned a home; and
 - d. My spouse's parents and/or legal guardian do not own a home, nor have they previously owned a home.
4. I understand that the Foundation, as the mortgage lender under the Loan Program, will be relying my statements in this affidavit in connection with the Foundation making any loan to me under Loan Program.
5. 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 Name]

[Borrowers Signature]

STATE OF MINNESOTA)
)ss
COUNTY OF HENNEPIN)

The foregoing instrument was acknowledged before me this _____ day of _____, 202_, by _____.

Notary Public