

**DELAWARE STATE HOUSING AUTHORITY**

**CERTIFICATE OF MORTGAGOR**

**CONFIRMING NO APPLICATION/NO QUALIFICATION FOR DE TAX CREDIT**

Borrower(s): _____
Date of Application: _____
Address of Residence being Purchased: _____
Lender: _____

PLEASE CHECK THE APPLICABLE BOX AND READ AND/OR COMPLETE THE APPLICABLE BOX AND READ AND/OR COMPLETE THE RELATED SECTION:  **1. I/WE AM/ARE NOT APPLYING FOR A DE TAX CREDIT:**

The undersigned **CERTIFY** that he/she/they are **NOT** applying for a DE Tax Credit in connection with the application for a mortgage loan to be originated by a Lender approved by the Delaware State Housing Authority. The undersigned further certifies that he/she/they have made such determination in his/her/their sole discretion and acknowledge and agree that he/she/they will not be eligible for a DE Tax Credit even if he/she/they would have been eligible to receive a DE Tax Credit if he/she/they had applied for a DE Tax Credit.

**2. I/WE DID APPLY FOR A DE TAX CREDIT BUT DID NOT QUALIFY FOR A DE TAX CREDIT:** The undersigned **CERTIFY** that he/she/they did apply for a DE Tax Credit in connection with the application for a mortgage loan to be originated by a Lender approved by the Delaware State Housing Authority. We did not qualify for a DE Tax Credit for the following reason(s) (check all that are applicable):

<input type="checkbox"/>	I/We received funding through DSHA's Welcome Home Program and understand we are not eligible for this Program.
<input type="checkbox"/>	Our Household Income exceeds the applicable Program Income Limit.
<input type="checkbox"/>	The Sales Price of the Property exceeds the applicable Program Sales Price Limit.
<input type="checkbox"/>	I/We do not meet the requirements to be considered a First Time Homebuyer under the Program requirements.
<input type="checkbox"/>	I/We understand the MCC Program is not available for our transaction timeframe.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant