

Exhibit N

Mortgage Credit Certificate Program Tax Return Affidavit

Reservation Date _____ Applicant(s) _____
 LHC MCC Number _____
 Originator _____

I (the "Applicant" or "Applicants"), the undersigned, promise, UNDER PENALTY OF PERJURY, and the penalties listed here, that each of the following statements about my tax returns are true, correct and complete.

1. Tax Returns Attached. The following information is correct for all persons intending to live with me in the Residence described on the Mortgage Credit Certificate Program Notice to Borrower of Potential Recapture Tax and Mortgagor Affidavit:

CHECK WHICH APPLIES:

_____ True copies of the federal income tax returns for the three most recently ended years are attached.

_____ The original tax account information letter from the Internal Revenue Service verifying the type of return I filed, my filing status and my adjusted gross income for the year most recently ended is attached. [The original tax account information letter may be used instead of furnishing copies of tax returns for persons who filed their Form 1040A or 1040EZ tax returns].

_____ A true copy of the federal income tax return for the year most recently ended is attached. [This is the only required return if the Loan is for a Residence in a Targeted Area or the loan is being made to a Qualified Veteran].

2. * Tax Return Not Required. I was not required by law to file a federal income tax return for the following year(s) and reason(s) stated below:

<u>YEAR</u>	<u>REASON</u>
_____	_____
_____	_____
_____	_____

* Applies only if the Applicant was not required by law to file federal income tax returns for any of the preceding three years.

3. **Material Misstatements and Penalties.** I understand that this Affidavit will be relied upon to determine my eligibility for a Mortgage Credit Certificate. I understand that any material misstatement in this or any affidavit or certification made in connection with application for or issuance of a Mortgage Credit Certificate because I was negligent will result in a civil penalty of \$1,000, revocation of any MCC issued in connection with the application and any criminal penalty that may apply. Any material misstatement due to my fraud will result in a civil penalty of \$10,000, revocation of any MCC issued in connection with the application and any criminal penalty that may apply. I understand that perjury is a felony. A person who is convicted of perjury can be punished with a fine, imprisonment or both.

4. All documents attached to this Affidavit and marked as attachments are true and correct and not misleading.

Date: _____

Applicant (Please Type Name): _____

Date: _____

Applicant (Please Type Name): _____

Date: _____

Applicant (Please Type Name): _____

STATE OF LOUISIANA PARISH OF _____

On this _____ day of _____, before me, a Notary Public within and for said Parish and State, personally appeared _____,

to me known to be the person(s) described in and who, being by me first duly sworn, executed the foregoing Tax Return Affidavit, and acknowledged, deposed and said that he/she/they executed the same as his/her/their free act and deed and states that the information and certifications contained therein are true and correct.

My commission expires:

Notary Public

LHC SINGLE FAMILY REQUIRED DOCUMENT AS OF 10012016