

Exhibit J
Mortgage Revenue Bond Program
Affidavit of Seller

The undersigned, hereby states under oath that:

Seller(s) _____

1. I am the seller of the single family residence located at:

Property Address _____
Property City _____ Property Parish _____
Property State _____ Property Zip Code _____

and legally described as follows:

2. The residence is being sold to (the "Purchaser") listed below pursuant to an agreement dated _____, which represents the complete and total agreement between the Purchaser and me with respect to the sale of the residence.

Borrower(s) _____

The Acquisition Cost of the residence is _____ or less.

I understand that for the purposes of the foregoing the Acquisition Cost of the residence is the purchaser's costs of acquiring the residence from me as a completed residential unit. The Acquisition Cost includes:

- (a) All amounts paid, either in cash or in kind, by the purchaser (or a related party or for the benefit of the purchaser) to me as seller (or a related party or for the benefit of me, as seller) as consideration for the residence.
- (b) If the residence is incomplete, the reasonable cost of completing the residence whether or not the cost of completing construction is to be financed with proceeds of the purchaser's mortgage loan.

The Acquisition Cost does not include:

- (a) The usual and reasonable settlement or financing costs. Settlement costs include titling and transfer costs, title insurance, survey fees, or other similar costs. Financing costs include credit reference fees, legal fees, appraisal expenses, origination fees which are paid by the purchaser (but not the seller, even though borne by the purchaser through a higher purchase price) or other costs of financing the residence.
 - (b) The value of services performed by any purchaser's family in completing the residence. For purposes of the preceding sentence, the family of an individual includes only the individual's brother and sisters (whether by whole or half blood), spouse, ancestors, and lineal descendants.
 - (c) The cost of land which has been owned by any purchaser for at least two years prior to the date on which construction of the residence begins.
3. The residence contains either (i) no more than one dwelling unit or, (ii) if the residence contains two or more units, the property was initially completed and occupied as a residence at least five years prior to the date of this Affidavit.
4. No part of the proceeds of the Mortgage Loan will be used directly or indirectly to repay an existing mortgage loan made to the Purchaser or to any person acting on behalf of the Purchaser by me, or by any person acting on my behalf other than a construction period loan or temporary initial financing of 24 months or less with respect to the residence.
5. The residence (mark where applicable) is:
- (a) new and has not been previously occupied _____
 - (b) has been previously occupied _____
6. If the residence is new, all areas and facilities required by any (other than on an optional basis) have been provided and are complete.

Certifications 7 and 8 apply only to HOME/MRB Funded Loans:

7. If the residence is not occupied by the Seller, the tenant has been given written notice that relocation assistance is available to assist the tenant to move to a unit of comparable size and with comparable rent previously charged such tenant. If the residence is occupied by the Seller, the Seller acknowledges that the purchaser is being assisted with HOME Funds, the Sales Price is less than or equal to Appraised Value and that no power of eminent domain has been exercised in financing the sale to the Purchaser.
8. If the residence was built prior to 1978 (a) there are no known lead-based paint hazards in the residence or, if such hazards exist, the purchaser has been provided written notice of such hazards and such purchaser has acknowledged such hazards in writing, (b) the purchaser has been given a ten (10) day opportunity to conduct a risk assessment or inspection for the presence of a lead-based paint and/or lead - based paint hazards before the purchaser was bound under the purchase contract and (c) the purchase contract contains the "Lead Based Paint Addendum to Sales Contract - Property Built before 1978".

(EXECUTION AT CLOSING)

Date: _____
Seller
(Please Type Name): _____

Date: _____
Seller
(Please Type Name): _____

Date: _____
Seller
(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 Affidavit of Seller, 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.

Notary Public
In and for the parish and state aforesaid

Please Type Name

Please Type Bar Roll Number