AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF WESTMORELAND

On this the ______ day of ________________________, 20____, before me, the undersigned officer, a notary public, personally appeared __________________________________________, who, first being duly sworn according to law, does depose and say as follows:

1. Westmoreland Community Action has advised me of the Housing and Urban Development's (HUD) definition of the term "first-time buyer."

(SEE ATTACHED EXHIBIT A)

2. I am a first-time home buyer as defined by HUD.

________________________________________
Signature

Sworn and subscribed before me this ______ day of ______________, 20____.

My Commission Expires:

________________________________________      Notary Public
WHO IS A FIRST TIME HOMEBUYER?

*Individual and his/her spouse who have not owned a home during the three year period prior to purchase of a Housing and Urban Development (HUD)/HOME Program funded Westmoreland Community Action home.

*Exceptions for:
   - Displaced homemaker
   - Single person

WHO IS A DISPLACED HOMEMAKER?

*An individual who owned a home with his or her spouse or resided in a home owned by his or her spouse within the previous three year period, AND:
   - Is an adult
   - Has not worked full time, full year for a number of years but during such years worked primarily without remuneration to care for the home and family
   - Is unemployed or underemployed and experiencing difficulty in obtaining or upgrading employment.

WHO IS A SINGLE PERSON?

*An individual who, while married, owned a home with his or her spouse or lived in a home owned by his or her spouse during the previous three years, AND:
   - Is unmarried or legally separated
   - Has one or more minor children with custody or joint custody
   - Is pregnant