

AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA

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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

EXHIBIT A

Westmoreland Community Action  
Housing Counseling and Money Management Center  
226 South Maple Avenue  
Greensburg, PA 15601

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