

Ramsey County Opening Doors Neighborhood Stabilization Program

Buyer Certification



_____ and _____ (Buyer(s) hereby certify to Ramsey County and its agent, _____, for the property located at _____ the following:

- 1) Buyer agrees to occupy the Property as its primary residence during the stated period of affordability which is dependent upon funds provided as direct subsidy to the buyer.
- 2) Buyer understands that the property may not be rented to another household during the period of affordability.
- 3) Buyers annual income at the time of purchase is no more than the stated income eligibility for the property.
- 4) Buyer has contributed at least \$1000 of equity to the purchase of the property and is financing the property with a fixed-rate first mortgage.
- 5) Buyer will have completed an approved HomeStretch homebuyer class and will provide a copy of the completion certificate to the seller prior to closing.

Dated this _____ day of _____, 2010

Signed:

Buyer

Buyer

Printed Name

Printed Name

Note: This Certification and the pre-purchase application must accompany the purchase offer at the time it is presented to the seller.