Military Veteran's Eligibility Affidavit

STATE OF WEST VIRGINIA

COUNTY OF ___________________________

Lender Name ____________________________

WVHDF Loan # ________________________

I, ____, the undersigned, as a Military Veteran Purchaser have applied for West Virginia Housing Development Fund ("WVHDF") financing with the above named Lender to purchase the property located at ____ (the "Property") who having been first duly sworn depose and say:

1) I understand that the Internal Revenue Code provides that borrowers who are veterans (and their spouses, or co-borrowers) and who have not previously received a Mortgage Revenue Bond ("MRB") loan under the special veteran's exception, need not meet the first-time homebuyer requirement.

2) I understand that the United States Code definition of "veteran" is a person who has served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.

3) I understand that an MRB loan is a mortgage or cooperative share loan financed through the sale of tax-exempt bonds issued by a state or local housing agency.

I hereby represent and warrant that: (1) I do meet the United States Code definition of "veteran" and to evidence this, I have attached DD Form 214, Certificate of Release or Discharge from Active Duty; and (2) I have not received or been the beneficiary of an MRB loan (from any state or local government) for my principal residence pursuant to a special exception for veterans enacted December 20, 2006.

I further understand that if I made any material misstatements in the foregoing representations, such misstatements will be considered an event of default under the mortgage loan and the outstanding principal balance of the mortgage loan together with accrued interest and any reasonable expenses, including legal fees, at WVHDF's option, will become immediately due and payable.

Signed, Sealed and Delivered on this

_______ day of _________________, _________

____
Military Veteran Purchaser

The foregoing instrument was acknowledged before me this ______ day of _____________, 20___, by

____ .

____
Notary Public