WHERE TO APPLY

This Application Affidavit should be mailed to the Program Administrator at the following address:

COMMUNITY INVESTMENT CORPORATION
2033 East Grant Road
Tucson, Arizona  85719
Attention:  MCC Program Administration

1. APPLICATION PROCEDURE.  YOU MUST APPLY TO BE APPROVED BEFORE YOU CLOSE ON YOUR LOAN.  PLEASE FOLLOW THE INSTRUCTIONS BELOW.

A.  COMPLETE APPLICATION ENCLOSED

B.  MAKE A COPY OF YOUR FEDERAL (1040, 1040A, OR 1040EZ) TAX RETURNS FOR THE LAST THREE YEARS (2017, 2018 and 2019).  WRITE THIS STATEMENT ON ONE PAGE OF EACH RETURN:

“This is a true and exact copy of the returns submitted to the IRS.”
SIGN YOUR NAME BY STATEMENT.

*NOTE REGARDING INCOME TAX RETURNS:
If an Applicant is unable to locate tax returns for the last three years, we must have a Statement of Account from the IRS verifying the filing status of the Applicant.  We can approve this application and wait for the Statement of Account.

Call the IRS at 1-800-829-1040 to order your Statement of Account. You may send this application with a note letting us know you will forward the Statement of Account once received.

2. PROGRAM FEE.  A program fee in an amount of $500.00 must be paid prior to the Program Administrator sending you the Mortgage Credit Certificate.  Payment is not due with this application.

3. ANNUAL ADMINISTRATION FEE.  The Annual Administration fee is $100.00 to be assessed on or before January 1 of each year any Mortgage Credit Certificate issued under the Program remains outstanding.

4. LEGAL DOCUMENTS.  All of the Program Administrator’s documents are legal and “white out” products are not permissible.  If you make an error, simply draw a line through the error and write the correct answer and initial.
EXHIBIT A

THE INDUSTRIAL DEVELOPMENT AUTHORITY OF THE COUNTY OF PIMA
SINGLE FAMILY MORTGAGE
CREDIT CERTIFICATE PROGRAM OF 2019

APPLICATION AFFIDAVIT

THERE ARE IMPORTANT LEGAL CONSEQUENCES TO THIS LEGAL AFFIDAVIT:
READ IT CAREFULLY AND UNDERSTAND ITS MEANING FULLY BEFORE SIGNING

1. I (We) the undersigned, as part of my (our) application for a mortgage credit certificate (“MCC”) from The Industrial Development Authority of the County of Pima (the “Issuer”), under the Single Family Mortgage Credit Certificate Program of 2019 (the “Program”), in connection with a mortgage loan (the “Mortgage Loan”) from a lender of the undersigned’s choosing (the “Lender”), for the undersigned’s purchase or qualified improvement of a single-family home (the “Residence”), being first duly sworn, state the following:

I (We) certify that the following are:

a. My (our) legal name(s): ____________________________________________
   ____________________________________________

b. Current residence: ____________________________________________
   ____________________________________________

c. Primary Holder Phone: ____________________________________________
   Secondary Holder Phone: ____________________________________________
   Primary Holder Email: ____________________________________________
   Secondary Holder Email: ____________________________________________

d. Social Security Number(s): ____________________________________________
   ____________________________________________

2. The Residence is being purchased or improved and is a single-family home located in the State of Arizona at the following address:

   Street: ____________________________________________
   City, County, State, Zip Code: ____________________________________________

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3. I (We) applied for a Mortgage Loan from the following Lender:

Name: ________________________________________________________________

Address: ______________________________________________________________________

Loan Officer: ________________________________________________________________

I (We) have enclosed a copy of the Loan Application with this Application Affidavit, if
the Lender has not already faxed it to Community Investment Corporation.

4. The Residence will be occupied and used (or in the case of a home improvement
loan the Residence is and will continue to be used) as my (our) principal place of residence within
60 days after the date of the Mortgage Loan closing. The Residence will not be used as an
investment property, vacation home, or recreational home and not more than 15% of the area of the
Residence will be used on a regular basis in a trade or business qualifying it for deductions under
Section 280A of the Internal Revenue Code of 1986, as amended. I (We) understand the MCC will
be automatically revoked if the Residence ceases to be my (our) principal residence and I (we) agree
to notify Community Investment Corporation (the “Program Administrator”) and the Issuer in
writing within 60 days after the Residence ceases to be my (our) principal residence.

5. The land adjoining the Residence purchased and financed in conjunction with
the Residence will only maintain the basic livability of the Residence and will not provide, other
than incidentally, a source of income to me (us).

6. I (We) certify that either (initial appropriate blank)

(i) ________ the Residence is not a mobile home or similar factory-made housing; or

(ii) ________ the Residence is a mobile home or similar factory-made housing with at
least 400 square feet of living space, a minimum width of 102 inches and
is permanently affixed on a permanent foundation to real property.

7. Initial and complete one of the following sentences, whichever applies to you:

_________a. The Residence is a new home that has never been permanently financed by
any other person or previously occupied and the proceeds of the Mortgage Loan will not be used to
replace an existing mortgage unless the existing mortgage is for: (1) a construction period loan of 24
months or less or (2) a bridge loan or similar temporary initial financing of 24 months or less.
b. The Residence is a previously occupied existing home (i.e. not a new home) and the proceeds of the Mortgage Loan will not be used to replace my (our) existing mortgage (whether or not it was previously repaid) unless the existing mortgage is for a bridge loan or similar temporary initial financing of 24 months or less.

8. Initial and complete one of the following sections, whichever applies to you:

   a. I (We) have not had a present ownership interest in a principal residence at any time within the past three years. For this purpose a “present ownership interest” means any manner of ownership including the right to property that one spouse in a marriage has with respect to real property held in the other spouse’s name; but not including a remainder interest, lease with or without an option to purchase, or any interest that was acquired on the execution of the purchase contract (other than a land contract or a contract for deed). “Ownership” includes a fee simple interest, joint ownership, contract for deed, a life estate, stock of a tenant-shareholder in a cooperative and an interest held in trust for you. For this purpose a “principal residence” includes a single family home, a condominium, a share in a housing cooperative, any manufactured home or mobile home that is permanently affixed to the ground or occupancy in a duplex, triplex or quadplex residence which has been occupied as a residence for at least a five-year period prior to the date this application was signed.

Previous Residences (Over the Preceding Three-year Period)

<table>
<thead>
<tr>
<th>Address of Residence</th>
<th>Indicate Whether Residence Was Owned Rented or Other*</th>
<th>Beginning/Ending Date of Residency</th>
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</tbody>
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*All answers of “Other” must be fully explained; use additional paper if necessary.
Name, Address and Telephone Number of the Owner or Landlord Who Can Verify Each Residence Listed Above Which Was Not Owned by the Applicant

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Telephone No.</th>
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_____b. I (We) already **own** the Residence and am (are) applying for my (our) first MCC in connection with financing qualified home improvements. For this purpose “qualified home improvements” means improvements to or alterations or repairs of, the Residence in an amount equal to or less than $15,000, but only to the extent the improvements, alterations and repairs substantially protect or improve the basic livability or energy efficiency of the Residence. For this purpose renovation of plumbing or electrical facilities, installation of a new furnace or air conditioner, the addition of living space, renovation of a kitchen area, installation of a new roof or similar improvements "substantially protect or improve the basic livability or energy efficiency" of the Residence. Installation of a swimming pool, tennis courts, a decorative fountain, saunas, hot tubs or other recreational or entertainment facilities do NOT “substantially protect or improve the basic livability or energy efficiency” of the Residence. I (We) have listed below a brief description of all the improvements I (we) financed and I (we) certify that the improvements have been or will be completed.

________________________________________________________________________

________________________________________________________________________

_____c. The residence is located in a Targeted Area.

9. I (We) certify that either (initial appropriate blank)

(i) ________ I (we) will hereby submit true and complete copies of my (our) actual signed federal tax returns as filed for the preceding **3 tax years** or such other written verification that is acceptable to the Program Administrator or

(ii) ________ that for one or more of the preceding three years I (we) was (were) **not required** by law to file a Federal Income Tax return and I (we) have prepared and signed the Borrower's Income Tax Return Affidavit (available from the Program Administrator listed below) for those years as a substitute for the tax returns.
10. (Note: This paragraph 10 does not need to be completed for qualified home improvement loans). The total purchase price (amount paid) for the Residence and the land appurtenant thereto will be $__________________. For this purpose “total purchase price” includes the cost of acquiring the Residence as a complete unit from the seller. “Total purchase price” includes amount paid by or on behalf of the undersigned Applicant for (i) the Residence, (ii) items attached to the Residence (such as carpeting, curtain rods, and light fixtures), (iii) commissions and builder’s or architect’s fees, (iv) site improvements, (v) fees for permits (including hook-up and tap-in-fees), (vi) the capitalized value of ground rent, (vii) subcontracted items; and (viii) construction loan interest. “Total purchase price” does not include title and transfer costs, survey fees, title insurance, appraisal fees, legal fees, credit reference fees, points if paid by the Applicant, the uncharged value of work performed by the Applicant or the Applicant’s immediate family (parents, spouse, sibling or children) or the cost of land owned by the borrower for at least two years before commencement of construction of the Residence.

The Residence is either (initial appropriate blank)

___________ a. not subject to a ground rent (rent paid for land the Residence is on); OR

___________ b. subject to a ground rent and the capitalized value of the ground rent (using a discount rate equal to the interest rate on the Mortgage Loan) has been included in the above purchase price.

11. No side deal or agreement, either verbal or written, is in place or contemplated for the completion of or the addition to the Residence unless the estimated cost of the completion or addition is included in the purchase price stated above. In addition, no side deal or agreement, either verbal or written, is in place or contemplated for the purchase by or on behalf of me (us) of any appliances from the seller at a price in excess of the fair market value of the appliance unless the excess of the price above the fair market value is included in the purchase price stated above.

12. No portion of the financing of the acquisition of the residence is or will be provided from the proceeds of a tax-exempt bond issue. Furthermore, if the Mortgage Loan is for home improvements, none of the financing on the residence that is outstanding was provided from the proceeds of a tax-exempt bond issue and I (we) did not obtain an MCC in connection with any financing that is outstanding on the Residence.

13. No person related to me (us) (for federal tax purposes) has or is expected to have, an interest as a creditor in, or will be paid interest on, the Mortgage Loan.

14. I (We) understand and agree that if an MCC is issued to me (us), it may not be transferred without the prior written approval of the Program Administrator.

15. I (We) understand and agree that I (we) may seek financing from any lender of my (our) choosing and that I (we) am (are) in no way prohibited from seeking financing from any potential lender so long as the Lender executes and complies with the terms of the Lender Certificate.
16. My (Our) current **gross annual household income** as defined below is $___________. The gross income of an Applicant (or Applicants) is the Applicant’s (or Applicants’) annualized gross income. Annualized gross income is the sum of monthly income multiplied by 12. Gross monthly income is the sum of monthly gross pay; any additional income from overtime, part-time employment, bonuses, dividends, interest, royalties, pensions; Veterans Administration (VA) compensation; net rental income, etc.; and other income such as alimony, child support, housing allowance, public assistance, sick pay, social security benefits, unemployment compensation, income received from trust, and income received from business activities or investments. The income to be taken into account in determining “gross income” is income of the Applicant (or Applicants) and any other person who is expected to both (1) live in the Residence being financed and (2) to be secondarily liable on the mortgage. If a co-signer/co-habitor meets both requirements in the sentence above, include his/her income in your gross income calculations. Income includes the income of both spouses.

17. To the best of my (our) knowledge any points, origination fees, servicing fees, credit report fees, insurance fees and other fees paid to the Lender, or upon the Lender’s request, are reasonable and not in excess of amounts customarily charged.

18. I (We) understand and agree that in order to be eligible for an MCC I (we) must apply for an MCC and receive notice of approval before closing on my (our) Mortgage Loan.

19. I (We) acknowledge and understand that this Application Affidavit will be relied upon for purposes of determining my (our) eligibility for an MCC. I (We) acknowledge that a material misstatement negligently made in this affidavit or in any other statement made by me (us) in connection with an application for an MCC will constitute a federal violation punishable by a fine; and a material misstatement fraudulently made in this affidavit or application for an MCC, will constitute a federal violation punishable by up to a $10,000 fine and revocation of the MCC which may be in addition to any criminal penalty imposed by law. In addition, any material misstatement or false statement which affects my (our) eligibility for an MCC will result in a denial of my (our) application for an MCC, or, if an MCC has been issued prior to discovery of the false statement, immediate revocation of the MCC issued.

20. In addition, I (we) hereby acknowledge and understand that any false pretense, including any false statement or representation; or the fraudulent use of any instrument, facility, article or other valuable thing or service pursuant to my (our) participation in the Program, may be punishable by imprisonment or by a fine.
21. Finally, I (we) hereby acknowledge and agree that the Issuer and the Program Administrator are entitled to be paid by me (us) the Program Fee of $500.00 prior to my (our) receipt of the MCC and the Administration Fee of $100.00 by March 1 for the applicable annual period as billed and that the fees are designed to cover the administrative costs of the Issuer incurred by the establishment of the Program. I (We) hereby agree that in the event the Issuer, or the Program Administrator on behalf of the Issuer, brings a legal proceeding to enforce any of the terms hereof, they shall be entitled to recover their reasonable costs and attorneys' fees.

Dated: ______________________

Signature of Applicant(s):

______________________________

______________________________

State of ____________ )
 ) ss.
County of __________ )

Subscribed to and sworn to before me this _____ day of ____________, 20__.

______________________________
Notary Public

My Commission Expires:

______________________________

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2033 East Grant Road
Tucson, AZ 85719
Office (520)462-4MCC (4622)
www.cictucson.org/mcc
mcc@cictucson.org