CERTIFICATIONS

1. I (We) the undersigned, as part of my (our) application for a Reissued Mortgage Credit Certificate (RMCC) from the County of Contra Costa, issuer of such certificates under the County of Contra Costa Mortgage Credit Certificate Program (the "Program"), have provided the information above, and state the following:

2. I (We) certify that I (we) have occupied the residence continuously since I (we) purchased it. I (We) certify that the residence will not be used as an investment property, vacation home, or recreational home and that not more than 15% of the area of the residence will be used in a trade or business. I (We) certify that I (we) will notify the County of Contra Costa in writing if the residence ceases to be my (our) principal residence.

3. I (We) understand that the RMCC, if issued, will entitle me (us) to an annual federal tax credit of no greater than what we would have been eligible for under the terms and conditions of the original MCC. My (our) ability to take full advantage of the annual federal tax credit is directly related to my (our) annual tax liability.

4. I (We) agree to pay a non-refundable application fee of $300 for processing the RMCC.

5. I (We) understand that the recapture provisions of my (our) original MCC, under which I (we) may incur and additional tax liability in the year that I (we) sell (or otherwise transfer to someone else) the residence, are still valid and in full effect.

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

   Dated:

   Signature of Applicant(s):

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

   Notary Public in and for the County of Contra Costa State of California
   My commission expires: