
Self-Certification Form

First-Time, First-Generation Homebuyer



Acknowledgement of Eligibility

I, _____, hereby acknowledge that I have read and understand the terms and conditions of the Rise Up Program for down payment, closing costs, and principal reduction assistance. I affirm that I meet the following eligibility requirements to participate in this program:

1. I self-identify as a first-time homebuyer, defined by HUD as an individual who has not owned a home during the three-year period prior to the purchase of a home.
 - a. Any individual who is a displaced homemaker may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker, owned a home with his or her spouse or resided in a home owned by the spouse, and
 - b. Any individual who is a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while married, owned a home with his or her spouse or resided in a home owned by the spouse.
2. I self-identify as a first-generation homebuyer because my custodial parent(s) and/or legal guardian(s) have never owned a home in the United States, or I was in the foster care system.

An individual shall not be excluded from consideration as a first-time or first-generation homebuyer on the basis that the individual, or in the case of the first-generation homebuyer, the individual's custodial parent(s) or guardian(s), owns or owned, as a principal residence, a dwelling unit whose structure is:

- not intended as a dwelling,
- classified as a "mobile home" that was not originally assembled to meet nationally recognized standards or is not permanently affixed to a foundation that meets nationally recognized building code standards, or
- not in compliance with state, local, or model building codes and cannot be brought into compliance for less than the cost of constructing a permanent structure.

I understand that the information provided by me in the application process is accurate to the best of my knowledge and recognize that any false information given in connection with my application, including misrepresenting myself as a first-time, first-generation homebuyer may result in the termination of my eligibility for Rise Up Program funding. If false information is identified, I agree to repay the Federal Home Loan Bank of Cincinnati the \$25,000 grant.

I further acknowledge that this agreement is binding and any misrepresentation or falsification may result in legal consequences.

Signature: _____ Date: _____