UNDER $5,000 ASSET CERTIFICAITON

For households whose combined net assets do not exceed $5,000.
Complete only one form per household; include assets of children.

Household Name: _____ Unit. No. _____

Development Name: _____ City: _____

Complete all that apply for 1 through 4:

1. My/our assets include:

(A) Cash Value*	(B) Int. Rate	(A*B) Annual Income	Source	(A) Cash Value*	(B) Int. Rate	(A*B) Annual Income	Source
$_____	_____	$_____	Savings Account	$_____	_____	$_____	Check Account
$_____	_____	$_____	Cash on Hand	$_____	_____	$_____	Safety Deposit Box
$_____	_____	$_____	Certificates of Deposit	$_____	_____	$_____	Money Market Funds
$_____	_____	$_____	Stocks	$_____	_____	$_____	Bonds
$_____	_____	$_____	IRA Accounts	$_____	_____	$_____	401K Accounts
$_____	_____	$_____	Keogh Accounts	$_____	_____	$_____	Trust Funds
$_____	_____	$_____	Equity in Real Estate	$_____	_____	$_____	Land Contracts
$_____	_____	$_____	Lump Sum Receipts	$_____	_____	$_____	Capital Investments
$_____	_____	$_____	Life Insurance Policies (excluding Term)				
$_____	_____	$_____	Other Retirement/Pension Funds not named above: _____				
$_____	_____	$_____	Personal Property held as an investment**: _____				
$_____	_____	$_____	Other (list): _____				

PLEASE NOTE: Certain funds (e.g. Retirement, Pension, Trust) may or may not be (fully) accessible to you. Include only those amount which are.

*Cash value is defined as market value minus the cost of converting the asset to cash, such as broker's fees, settlement costs, outstanding loans, early withdrawal penalties, etc.

**Personal property held as an investment may include, but is not limited to, gem or coin collections, art, antique cars, etc. Do not include necessary personal property such as, but not necessarily limited to, household furniture, daily-use autos, clothing, assets of an active business, or special equipment for use by the disabled.

2. Within the pass two (2) years, I/we have sold or given away assets (including cash, real estate, etc.) for more than $1,000 below their fair market value (FMV). Those amounts* are included above and are equal to a total of $_____ (*the difference between FMV and the amount received, for each asset on which this occurred).
3. I/we have not sold or given away assets (including cash, real estate, etc.) for less than the fair market value during the past two (2) years.
4. I/we do not have any assets at this time.

The net family assets (as defined in 24 CFR 813.102) above do not exceed $5,000 and the annual income from the net family asset is $ _____. This amount is included in total gross annual income.

Under penalty of perjury, I/we certify that the information presented in this certification is true and accurate to the best of my/our knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement.

_____ _____ _____ _____
Applicant/Tenant Date Applicant/Tenant Date