MISSISSIPPI HOME CORPORATION
MORTGAGE CREDIT CERTIFICATE PROGRAM
BORROWERS CLOSING AFFIDAVIT

STATE OF MISSISSIPPI)
SS
COUNTY OF)

I, the undersigned, as part of my application for a Mortgage Credit Certificate ("MCC") from the Mississippi Home Corporation ("MHC"), issuer of such certificates under the Mortgage Credit Certificate Program, and as a material inducement to MHC to issue an MCC to the undersigned in connection with the financing (the mortgage loan), through a lender of the undersigned's choosing of the purchase of a single family residence being duly sworn state the following:

I executed a Commitment Application and Affidavit (MCC002) as part of my application for a Mortgage Credit Certificate on _____, 20____.

(Check and complete Section (a) or (b) whichever applies.)

(a)_____ I have reviewed the aforementioned Application and Affidavit and declare there has been no change in the statements therein and said statements remain true and accurate as of the date hereof.

(b)_____ I have reviewed the aforementioned Application and Affidavit and declare that the following changes have occurred from the statements therein.

_____

_____

I acknowledge and understand that this Affidavit will be relied upon for purposes of determining my eligibility for an MCC. I further acknowledge that this MCC has been issued in reliance upon certifications contained in the Commitment Application and Affidavit, Seller Affidavit and Lender's Participation Agreement stating that the requirements necessary for issuance of a qualified Mortgage Credit Certificate have been met.

I acknowledge and understand that any material misstatement negligently made in this Affidavit or any other statement made by me in connection with my application for a MCC will constitute a federal violation punishable by a fine of $1,000 and that a material misstatement fraudulently made by me in connection with my application for an MCC will constitute a federal violation punishable by a fine of $10,000 and revocation of the MCC and any other criminal penalty imposed by law.

Borrower:_____

Co-Borrower:_____

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

_____
Notary Signature

Seal

_____
Commission Expiration Date

MCC 005 Rev. 01/00