



WHEDA FHA Advantage
FHA Identity of Interest Certification

Borrower _____

Co-Borrower _____

Property Address _____

What is an "Identity of Interest"?

FHA defines an "identity of interest" as any relationship where the purchaser and seller are related, and / or affiliated through a business relationship. This could, for example, be parent/child as buyer/seller, or persons who are partners in other projects as buyer/seller. FHA restricts the loan to value on such loans depending on the type of transaction taking place.

Check the situation below that describes your type of transaction:

- I **do not** have an "identity of interest" with the seller of the property I plan to purchase with the FHA financing for which I have applied.
- I **do** have an "identity of interest" with the seller of the property I plan to purchase with FHA financing. I am requesting a loan to value of 85% of the lesser of the purchase price or appraised value. Or, I am requesting a waiver of the 85% restriction based on one of the following:
 - I am requesting maximum financing as I am purchasing a family member's primary residence. (Provide a copy of the tax bill reflecting homestead exemption).
 - I am requesting maximum financing as I am purchasing a home that I have been renting for six months predating the sales contract (include 6 months cancelled checks).

My relationship with the seller is: _____

WARNING: Our signature(s) below indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment or both to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

Borrower's Signature

Date

Borrower's Signature

Date