

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

FHA IDENTITY OF INTEREST CERTIFICATION:

Applicant(s)

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, corporation selling to an employee, persons who are partners in other projects as buyer/seller. FHA restricts the loan to value on such loans to 75% of the lesser of the property value plus closing costs or acquisition cost for investor properties or, 85% of the lesser of the property value plus closing costs or acquisition cost for owner occupied properties.

Check the category that describes your situation:

1. _____ I do not have an "Identity of Interest" with the seller of the property. I plan to purchase with the FHA financing I have applied for.
2. _____ I do have an "Identity of Interest" with the seller of the property. I plan to purchase with the FHA financing I have applied for. Further, I understand that my loan to value ratio is restricted as follows:

_____ to 85% of the lesser of the property value plus closing costs or acquisitions cost since I will occupy the property.

_____ to 75% of the lesser of the property value plus closing costs or acquisition cost since I am purchasing the property for use as a rental unit.

My relationship with the seller is: _____

Signature of applicant

Date