

SOUTHEAST HOUSTON AFFORDABLE HOUSING INITIATIVE (SEHAHI)
HOUSTON AREA URBAN LEAGUE

**Certification that Homebuyer Mortgage Principal, Interest, Taxes, and Insurance
does not exceed 33% of Homebuyer's Household Monthly Income**

Related to Home Buyer _____

Home located at _____

This Certification Form is prepared by the Houston Area Urban League as part of its Homebuyer Counseling process for _____, potential homebuyer of house and property located at _____, in Houston, Texas _____. The HAUL Certified Housing Counselor signing below certifies that he/she has reviewed the information provided by the lending institution related to the monthly housing costs for the homebuyer.

The HAUL Certified Housing Counselor determined that the homebuyer's monthly housing expenses are \$ _____ for projected Principal, Interest, Taxes, and Insurance.

Counselor determines that the above amount equates to _____% of homebuyer's household monthly income.

☐ The homebuyer's housing expenses are 33% or less than homebuyer's monthly gross income and therefore meets the MRA requirement related thereto.

or

☐ The homebuyer's housing expenses exceed 33% of homebuyer's monthly gross income and therefore does not meet the MRA requirement related thereto.

HAUL Representative _____

Name Printed _____

Date _____