**Section 750.APPENDIX B Certification Instruction Form**

INSTRUCTIONS FOR USING YOUR H.O.M.E. CERTIFICATION

FOR REAL ESTATE TRANSFER PAYMENT

NOTE: By law, a H.O.M.E. Saver may only be exempted from paying the Real Estate Transfer Tax if and when it is the buyer's contractual responsibility to purchase the transfer tax stamps. You must keep this in mind when negotiating for the purchase of your new home and the sales contract must specify that the buyer will be responsible for paying the transfer tax.

1. Take the H.O.M.E. certificate with you to your closing.

2. As part of the closing process, have the seller(s) sign and date the back of the form. Sign the certificate yourself. Have a witness who is not a party to the real estate transaction sign and date the back of the form.

3. Attach the certificate to a copy of the final closing statement.

4. Keep a copy of all documents for your records.

5. At the time of recording the sale, present to the recorder (in addition to all other documents necessary for recording the sale): a deed or trust document, or the real estate sales contract with attached contract rider specifying that the buyer is contractually responsible for paying the Real Estate Transfer tax.

FOR IHDA MORTGAGES

1. Call the IHDA office at 1-800-942-8439 and ask for the latest mortgage program and eligibility requirements.

2. Read the requirements carefully.

3. Look for your new home.

4. When you contact a participating financial institution, tell them you are a certified H.O.M.E. Program Participant.

5. Be prepared to file a copy of your H.O.M.E. certificate with the IHDA application. Be sure to keep a copy for your records. You will need it to obtain exemption from the real estate transfer tax after you close (see above).