

**COMMUNITY SEPTIC MANAGEMENT PROGRAM
BORROWER AFFIDAVIT**

I (We) _____ and _____
As owner(s) of a residence located at _____
_____ in the City/Town of _____ within the
Commonwealth of Massachusetts do hereby represent and warrant as follows in connection with
my/our application for a loan to upgrade a subsurface septic system to meet the requirements of
310 CMR 15.000 et seq. (“Title5”) in accordance with the Community Septic Management
Program:

1. (I/We) certify that (my/our) Gross Annual Household Income* is:

- Less than \$25,000 _____
- Between \$25,000 and \$50,000 _____
- Between \$50,000 and \$75,000 _____
- Between \$100,000 and \$125,000 _____
- Between \$125,000 and \$150,000 _____

2. (I/We) understand that if (I/we) have made any material misstatements in this certificate or otherwise in our application for a loan this will be considered an event of default and the outstanding principal balance of the loan may be declared immediately due and payable.

3. The Borrower agrees to release, hold harmless and indemnify the City or Town named above, the Department of Environmental Protection and the Massachusetts Water Pollution Abatement Trust from any claim, loss, demand judgment, or expense directly or indirectly resulting from, arising out of, or related to the Community Septic Management Program or their consideration, approval or disapproval of a loan for repair of a subsurface septic system to meet the requirements of Title 5.

Borrower’s Signature: _____ Date: _____

Borrower’s Signature: _____ Date: _____

*** Gross Annual Household Income equals the current gross annual income of the Borrower(s) and any other person living in the above-named property other than a dependent of the Borrower(s) who is either (i) 18 years of age or less, or (ii) 22 years of age or less and currently registered as a full time student. Gross income includes earnings and other income from any source, including gross pay, overtime, part-time employment, bonuses, dividends, interest, pensions, rental income, commissions, deferred income, welfare payments, social security benefits, disability payments, alimony, support payments, public assistance, sick pay, unemployment compensation, and income received from trusts, business activities and investments.**