**HOME EQUITY LOAN PURPOSE OF FUNDS and HOME DEBT CERTIFICATION**

**TAX YEAR 2018**

Client: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

I certify that the following is true and correct regarding my eligibility of the Home Equity Loan interest deduction:

\_\_\_\_\_\_\_Interest on my home equity loans and lines of credit were used to buy, build, or substantially improve my home that secures the loan. This loan is secured by my main home or second home(qualified residence), not to exceed the cost of the home.

\_\_\_\_\_\_\_If part of my home equity loans and lines of credit were not used to buy build, or substantially improve my home that secures the loan, I have provided the proper loan amounts to calculate the amount that may or may not be deductible.

\_\_\_\_\_\_\_Home Debt Originating on or after December 15, 2017

\_\_\_\_\_\_\_Home Debit Originating after October 13, 1987 and Before December 15, 2017

I certify that all information provided by me and contained in my tax return necessary to determine my eligibility for mortgage interest deduction is true and correct.

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Taxpayer Signature Spouse Signature