IDAHO HOUSING AND FINANCE ASSOCIATION RECAPTURE NOTICE

(To be provided to applicant at time of closing)

NOTICE:

This notice must be delivered to and signed by the Mortgagor (s) at the time of the loan closing.

IDAHO HOUSING AND FINANCE ASSOCIATION Single Family Mortgage Bonds

SUMMARY

Your mortgage loan (the "Mortgage Loan") is provided through funds made available by the Idaho Housing and Finance Association (the "Association"). The Association obtained these funds by issuing tax-exempt bonds (the "Bonds").

By entering into your Mortgage Loan you have agreed to pay it according to its terms. You may incur an additional tax liability only if you sell the home you bought using the mortgage loan (the "Residence") within nine (9) years after the date of the mortgage loan is closed (the "Closing Date") and have a gain on the sale of your Residence. If you have a gain from the sale of your Residence, your Maximum Recapture, as defined in the Recapture Summary given to you at the time of loan application, will be 50% of such gain and will not exceed 6.25% times the original principal amount of your Mortgage Loan (the federally subsidized amount). Such liability may be further reduced as described in the Recapture Summary. The Recapture Summary refers to possible future reduction of the Maximum Recapture amount based in part upon certain Adjusted Income Limits in effect on the Closing Date of your Mortgage Loan. The "Adjusted Income Limits" in effect on the Closing Date of your Mortgage Loan as disclosed on the next page.

This Recapture Notice is provided by the Association pursuant to Section 143 (m) (7) of the Code. Please acknowledge that you have received and have read this Recapture Notice by signing in the space(s) provided below.

IDAHO HOUSING AND FINANCE ASSOCIATION

ACKNOWLEDGED:	
Borrower (Mortgagor)	Date
Borrower (Mortgagor)	Date
State of Idaho)	
County of) ss.	
On this day of, 20, before, the urpersonally appeared subscribed to the within instrument, and acknowledged to me that	ndersigned, a Notary Public, in and for said State, , known to me to be the person(s) whose name is (are) the executed the same.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed	ed by official seal the day and year first above written.
(SEAL)	
	Notary Public for State of Idaho Residing at, Idaho (Commission Expires)

RECORDING DATA

"Adjusted Qualifying Income" means the amount shown in the appropriate table below opposite the year in which the sale or transfer occurs for the County where the Residence is located. You should use the table for the number of persons in your family at the time of the sale or transfer of the Residence.

APPLICA	BLE TO ADA COUNTY:	
	ONE OR TWO	THREE OR MORE
YEAR	PERSON FAMILY	PERSON FAMILY
Year 1	\$73,600	\$84,640
Year 2	\$77,280	\$88,872
Year 3	\$81,144	\$93,316
Year 4	\$85,201	\$97,981
Year 5	\$89,461	\$102,880
Year 6	\$93,934	\$108,024
Year 7	\$98,631	\$113,426
Year 8	\$103,563	\$119,097
Year 9	\$108,741	\$125,052

APPLICAE	BLE TO JEFFERSON CO	UNTY:
	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$82,080	\$95,760
Year 2	\$86,184	\$100,548
Year 3	\$90,493	\$105,575
Year 4	\$95,018	\$110,854
Year 5	\$99,769	\$116,397
Year 6	\$104,757	\$122,217
Year 7	\$109,995	\$128,328
Year 8	\$115,495	\$134,744
Year 9	\$121,270	\$141,481

APPLICAE	BLE TO BLAINE COUNT	Y:
	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$76,100	\$87,515
Year 2	\$79,905	\$91,891
Year 3	\$83,900	\$96,485
Year 4	\$88,095	\$101,310
Year 5	\$92,500	\$106,375
Year 6	\$97,125	\$111,694
Year 7	\$101,981	\$117,278
Year 8	\$107,080	\$123,142
Year 9	\$112,434	\$129,300
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APPLICAB	LE TO TETON COUNTY	' :
	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$86,400	\$100,800
Year 2	\$90,720	\$105,840
Year 3	\$95,256	\$111,132
Year 4	\$100,019	\$116,689
Year 5	\$105,020	\$122,523
Year 6	\$110,271	\$128,649
Year 7	\$115,784	\$135,082
Year 8	\$121,573	\$141,836
Year 9	\$127,652	\$148,928

APPLICAE	BLE TO BOISE, CANYO N	N, GEM, OWYHEE
	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$88,320	\$103,040
Year 2	\$92,736	\$108,192
Year 3	\$97,373	\$113,602
Year 4	\$102,241	\$119,282
Year 5	\$107,354	\$125,246
Year 6	\$112,721	\$131,508
Year 7	\$118,357	\$138,083
Year 8	\$124,275	\$144,988
Year 9	\$130,489	\$152,237

ADAMS, BEAR LAKE, BENEWAH, BINGHAM, B	
BOUNDARY, CASSIA, CLARK, CLEARWATER.	- ,
GOODING. IDAHO. JEROME. KOOTENAI. LEMI	,
LINCOLN, ONEIDA, PAYETTE, SHOSHONE, WA	, -,

APPLICABLE TO THE FOLLOWING COUNTIES:

APPLICA	BLE TO CARIBOU COUN	ITY:
	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$74,000	\$85,100
Year 2	\$77,700	\$89,355
Year 3	\$81,585	\$93,823
Year 4	\$85,664	\$98,514
Year 5	\$89,947	\$103,440
Year 6	\$94,445	\$108,612
Year 7	\$99,167	\$114,042
Year 8	\$104,125	\$119,744
Year 9	\$109,332	\$125,731

	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$80,640	\$94,080
Year 2	\$84,672	\$98,784
Year 3	\$88,906	\$103,723
Year 4	\$93,351	\$108,909
Year 5	\$98,018	\$114,355
Year 6	\$102,919	\$120,073
Year 7	\$108,065	\$126,076
Year 8	\$113,469	\$132,380
Year 9	\$119,142	\$138,999

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Year 9	\$109,332	\$125,731
APPLICAE	BLE TO FRANKLIN COU	NTY:
	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$68,800	\$79,120
Year 2	\$72,240	\$83,076
Year 3	\$75,852	\$87,230
Year 4	\$79,645	\$91,591
Year 5	\$83,627	\$96,171
Year 6	\$87,808	\$100,979
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BANNOCK,	CAMAS, ELMORE, FREMONT, MADISON,
MINIDOKA.	NEZ PERCE. POWER. TWIN FALLS. VALLEY

APPLICABLE TO THE FOLLOWING COUNTIES:

	ONE OR TWO	THREE OR MORE
YEAR	PERSON FAMILY	PERSON FAMILY
Year 1	\$68,800	\$79,120
Year 2	\$72,240	\$83,076
Year 3	\$75,852	\$87,230
Year 4	\$79,645	\$91,591
Year 5	\$83,627	\$96,171
Year 6	\$87,808	\$100,979
Year 7	\$92,199	\$106,028
Year 8	\$96,809	\$111,330
Year 9	\$101,649	\$116,896

	ONE OR TWO	THREE OR MORE
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY
Year 1	\$67,200	\$77,280
Year 2	\$70,560	\$81,144
Year 3	\$74,088	\$85,201
Year 4	\$77,792	\$89,461
Year 5	\$81,682	\$93,934
Year 6	\$85,766	\$98,631
Year 7	\$90,054	\$103,563
Year 8	\$94,557	\$108,741
Year 9	\$99,285	\$114,178

APPLICABLE TO LATAH COUNTY:				
	ONE OR TWO	THREE OR MORE		
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY		
Year 1	\$67,400	\$77,510		
Year 2	\$70,770	\$81,386		
Year 3	\$74,309	\$85,455		
Year 4	\$78,024	\$89,728		
Year 5	\$81,925	\$94,214		
Year 6	\$86,021	\$98,925		
Year 7	\$90,322	\$103,871		
Year 8	\$94,839	\$109,064		
Year 9	\$99,580	\$114,518		

APPLICABLE TO BONNEVILLE , BUTTE COUNTY:					
	ONE OR TWO	THREE OR MORE			
<u>YEAR</u>	PERSON FAMILY	PERSON FAMILY			
Year 1	\$68,400	\$78,660			
Year 2	\$71,820	\$82,593			
Year 3	\$75,411	\$86,723			
Year 4	\$79,182	\$91,059			
Year 5	\$83,141	\$95,612			
Year 6	\$87,298	\$100,392			
Year 7	\$91,663	\$105,412			
Year 8	\$96,246	\$110,683			
Year 9	\$101,058	\$116,217			