

**Borrower Certification  
(FKA: Loan Attestation)**

Loan Number: \_\_\_\_\_

Property Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**General Certification:**

I/We have applied for the above referenced mortgage loan. In applying for such loan, I/we completed a loan application containing various information for the purpose of the loan, including the amount and source of the down payment, employment and any income information, including assets and liabilities.

I/We certify that all of the information provided during the application process is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

**Asset Confirmation:**

I/We certify that all of the assets provided/disclosed to my lender in this above transaction belong to me/us and I/we fully understand all the provided/disclosed assets have been evaluated by my lender for use in the qualification of this mortgage transaction. I understand these assets have been factored into my ability to repay all monthly credit debt obligations including this mortgage.

I/We have reviewed and understand the repayment requirements as outlined in the loan documentation. Furthermore I/we believe that our income is sufficient to meet the required repayment obligations.

\*\*\*All borrowers on the loan application must execute this form.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date