Borrower Credit Attestation

Thank you for choosing _____ to serve your mortgage needs. We are committed to making the loan process as seamless and easy as possible. Because we are making a credit decision based upon the information contained in your credit bureau and information you have provided to us, please confirm that the credit information below is accurate and, if there are any credit inquiries on your credit report, please provide an explanation. Knowingly withholding or providing inaccurate debt information regarding a credit application to a financial institution will put your application at risk and could be reported to the appropriate government agencies.

Credit Obligations:

Below details your credit obligations in their entirety that you have made known to your Loan Officer during the mortgage application and approval process.

Creditor	Account Number	Balance	Payment	Payoff (X)	Payoff Amount

_____

Borrower Date

_____

Co-Borrower Date

Loan Number:

Borrower Credit Attestation

Credit Inquiry Activity:

Below details recent Credit Inquiry activity listed on your Credit Bureau Report utilized by _____ as part of the mortgage approval process.

For each inquiry below, in the spaces provided, please detail the Purpose of the inquiry as well as the Outcome
(i.e. was credit extended or is the application still pending).

Inquiring Company	Inquiry Date	Purpose	Was Credit Extended?	If yes, provide details

_____
Borrower Date

_____
Co-Borrower Date

Loan Number:

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Relative to the credit inquiries above, please answer the following questions regarding the purpose of the credit inquiries:

Letter of Explanation for Credit Inquiries

	YES	NO
1. Have you acquired any new debt (credit cards, auto loan, mortgage, home improvement, appliances or furniture, etc.) in the last 120 days? If Yes, please explain _____	☐	☐
2. Do you have any applications for new debt currently pending? If Yes, please explain _____	☐	☐
3. Do you plan on obtaining any new credit in the next 30 days? If Yes, please explain _____	☐	☐

In the event any other financial obligations exist that have not been made aware to _____, it is your responsibility to inform _____of the existence of those debts.

I (we)_____ attest and certify that I (we) have no other new or additional financial obligations beyond what I (we) provided on my (our) loan application as addressed in the Credit Obligations, Credit Inquiries and Letters of Explanation sections listed above. I understand that not making known any undisclosed or new obligations on my part that could influence _____extension of credit to me is a material misrepresentation on my behalf and will be considered fraud.

_____

Borrower Date

_____

Co-Borrower Date