

Loan # _____

BORROWER'S AFFIRMATION OF INFORMATION PROVIDED TO ESTABLISH ABILITY TO REPAY (ATR)

Below is a summary of information provided by you (or in some cases obtained by us) during your loan process. We will use this information to make a reasonable, good-faith determination that you have a reasonable ability to repay the loan you have applied for, as required by the Consumer Financial Protection Bureau (CFPB) under authority granted it by the U.S. Congress through the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (see Notice To Borrower: Ability To Repay Disclosure signed by you at the start of the loan process). You are responsible for the accuracy and truthfulness of the information you provided to us which we used to determine your ability to repay the loan for which you are applying.

For each question below, please initial either response (a) or (b) to confirm your accurate and truthful answer. In the event you answer (b) for any question, please use the space provided beneath your response to provide additional explanations.

1)	BORROWER INCOME AFFIRMATION	All Borrowers Must Initial Each Response Separately
a)	I have not received notice, nor have I any reason to believe, that my income will decrease from what I reported as my current income from all sources in my loan application within the next 12 months.	_____
b)	I have received notice, or I have reason to believe, that my income will decrease from what I reported as my current income from all sources in my loan application within the next 12 months. I will describe such information in the box below.	_____
If you or any borrower associated with this loan answered (b), please explain (additional pages may be attached to this form if needed):		

2)	BORROWER EMPLOYMENT AFFIRMATION	All Borrowers Must Initial Each Response Separately
a)	I am neither aware of nor am I planning any change in my employment status as reported on my loan application. This includes voluntary or involuntary loss of job, job departure or job change.	_____
b)	I am aware of, have reason to believe that there will be, or am planning a change in my employment status as reported on my loan application. This includes voluntary or involuntary loss of job, job departure or job change. I will describe such information in the box below.	_____
If you or any borrower associated with this loan answered (b), please explain (additional pages may be attached to this form if needed):		

