

ATTENTION CLOSING AGENT All borrowers *must* attest to the following statements, without modifying any verbiage, by initialing Sections I. - IV. below and signing Section V. If the borrower(s) do not attest to ANY section below, **DO NOT PROCEED WITH THE CLOSING AND CONTACT THE LENDER** at 800-981-8898 ext. 4700 or Form1220@uwm.com for further guidance.

By **initialing** the following statements and signing this document, I/we certify the below to be true that as of the date of this closing and signing:

I. My employment and income remain unchanged from what was disclosed on the Uniform Residential Loan Application contained in this closing document package. Reference the document before initialing.

Initial here: _____

II. My current financial obligations remain unchanged from what is disclosed on the Uniform Residential Loan Application contained in this closing document package. Reference the document before initialing.

Initial here: _____

III. I/We have not opened any new credit including additional installment debts, home equity lines, or mortgages from what is disclosed on the Uniform Residential Loan Application contained in this closing document package. Reference the document before initialing.

Initial here: _____

IV. I/We have not missed, skipped (in forbearance), or been past due on any obligations or mortgages disclosed on the Uniform Residential Loan Application contained in this closing document package since the date of my initial application. Reference the document before initialing.

Initial here: _____

V. I/We attest the above statements regarding my/our ability to qualify for a mortgage to be true and accurate as of the date of this signing and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq., I/we accept all consequences of any misrepresentation committed to qualify for this mortgage loan.

Borrower Signature / Date

Co-Borrower Signature / Date (if applicable)

Co-Borrower Signature / Date (if applicable)

Co-Borrower Signature / Date (if applicable)

I, the Closing Agent, attest that all borrowers have initialed Sections I. – IV. above and have signed Section V., without modifying any verbiage. If the borrowers are not able to initial all sections and sign the attestation, I will not continue with the closing of this loan and will contact the lender.

Closing Agent Signature / Date