

Undisclosed Debt Acknowledgement

It is illegal for a person to knowingly withhold debt obligation information regarding a credit application to a financial institution. Withholding such information is mortgage fraud, may be investigated by the Federal Bureau of Investigation (FBI), and punishable by up to thirty (30) years in federal prison.

All additional debt obligations that are expected to exist at or around the time of this transaction closing*, not included on my loan application, are provided below. This in no way constitutes a loan commitment or approval.

Creditor	Total Obligation	Monthly Payment
Creditor	Total Obligation	Monthly Payment

I (we) _____ / _____ acknowledge and certify that I (we) have no other debt obligations that are expected to exist at or around the time of this transaction closing beyond what I (we) provided on my (our) loan application and what is provided above on this document. I (we), further acknowledge and certify that I (we) understand that knowingly withholding debt obligation information is mortgage fraud which may be punishable by incarceration in federal prison.

Provide an explanation for any inquiry appearing on the credit report:

Inquiring Creditor:	_____
Explanation of Inquiry:	_____
Inquiring Creditor:	_____
Explanation of Inquiry:	_____
Inquiring Creditor:	_____
Explanation of Inquiry:	_____
Inquiring Creditor:	_____
Explanation of Inquiry:	_____
Inquiring Creditor:	_____
Explanation of Inquiry:	_____
Inquiring Creditor:	_____
Explanation of Inquiry:	_____

Borrower's Signature	Date	Co-Borrower's Signature	Date
----------------------	------	-------------------------	------