



Appendix D — Borrower Affirmation, Bank Statement and IRS Form 1099 Programs

Date: \_\_\_\_\_

Borrower Name: \_\_\_\_\_

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

Borrower Name: \_\_\_\_\_

Borrower Name: \_\_\_\_\_

Borrower Name: \_\_\_\_\_

1. In accordance with the disclosures I received from \_\_\_\_\_ I understand that my monthly payment of principal and interest on this loan will be \$\_\_\_\_\_ for \_\_\_\_\_ years.

2. That monthly payment amount of principal and interest MAY or WILL NOT adjust; if that amount may adjust, it may do so after the first \_\_\_\_\_ years, and then every \_\_\_\_\_ months thereafter.

3. I understand that my property taxes and insurance on the secured property will be approximately \$\_\_\_\_\_ per month. Those amounts WILL or WILL NOT be impounded and collected through monthly payments, in addition to my monthly payments for principal and interest as described above. If those amounts are not impounded, I understand that I am responsible for paying those amounts directly.

4. I certify that my average monthly income is \$\_\_\_\_\_.

5. I believe I can afford to make the monthly payment on the loan.

6. I am not aware of anything that will affect my ability to make these loan payments in the future.

7. My loan program did not require that I submit my prior tax returns. I understand that if I had provided verifiable documentation of my income, such as my tax returns or W-2 wage statements or other documentation deemed necessary to support my income, I may have been able to qualify for a different loan program with different loan terms or conditions such as a lower interest rate.

The above information and the information on the final Uniform Residential Loan Application (Fannie Mae Form 1003) are true and correct to the best of my knowledge as of this day, represent an accurate picture of my financial status and I have not withheld any information regarding my income or obligations that would materially affect my ability to make the payments on my loan.

NOTE: If there is a discrepancy between the terms in this document and the actual loan documents, the terms of the loan documents prevail.

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_