



Borrower Certification of Employment History and Income

I / We hereby certify that the employment history information and income information, as presented on the loan application is true and correct.

I/We understand that the lender is making their lending decision based on the material information that I/We have provided.

I/We further understand that any intentional or negligent misrepresentation of this information contained in the loan 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/We have made on the loan 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..

Certified By:

Borrower Signature: _____ Date_____

Borrower Name (printed) _____

Co-Borrower Signature: _____ Date_____

Co-Borrower Name (printed)_____