

CORONAVIRUS (COVID-19) BORROWER CERTIFICATION

Date:

Loan Number:

Lender:

Borrower(s):

Property Address:

This certification is being made during a declared national emergency caused by the Coronavirus (COVID-19).

Borrower Declarations:

The Borrower(s) hereby declares the following:

- I/We understand that _____ is relying on the accuracy and truthfulness of the below statements in providing this mortgage loan;
- Since the date of my/our original loan application, I/We have not had any adverse change in my/our financial position that will impact my/our ability to close the loan and make my/our mortgage payments;
- I/We are gainfully employed, earning at the same income level as listed on my/our mortgage application;
- I/We remain current on all of my/our credit and housing obligations; and
- I/We are not aware of any changes (pending or otherwise) to my/our employment, income, liabilities, and assets would negatively affect my/our ability to repay the loan referenced above.
- The Borrower(s):
 - Fully understand and agree to the legal obligations set forth in the documents signed at closing including but not limited to the Note and Mortgage (Deed of Trust); and
 - Certify that I/We are aware that I/We are obligated to make my/our first mortgage payment by the due date as well as all subsequent payments.

_____ is providing this mortgage loan fully expecting timely payments. Please be aware that the affirmative statements above would make your mortgage loan ineligible for forbearance under the CARES Act at this time, as the Act only covers certain loan types for financially impacted borrowers. **Ensuring you can repay your mortgage is critical, as you may not qualify for mortgage payment relief.**

I/We, the Borrower(s), declare that the foregoing is true and correct.

BORROWER

DATE

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