

CERTIFICATION OF NO NEW CREDIT

I/we hereby certify that our Loan Officer has fully explained the need for our mortgage company (Lender) to obtain updated credit information throughout the process of financing our home. I/we understand that changes to our credit and/or incurring new debts can negatively impact our ability to obtain mortgage financing. Further, I understand that it is my responsibility to notify my Loan Officer of changes in my credit.

As a borrower, I/we understand that the complete, honest, and truthful disclosure of my credit situation is paramount. Failure to notify my Loan Officer and/or Lender of such changes constitutes misrepresentation of the terms in which the lender may have agreed to perform my loan. Discovery of such omissions in my credit situation may, at the Lender's sole discretion, result in the cancellation of my mortgage loan, demand for immediate repayment, foreclosure proceedings, or other legal remedies available to the mortgage company.

I/we do not intend on requesting additional credit, including but not limited to, opening new credit accounts, purchasing new items on credit, and/or raising current credit limits. I/we further certify that we have no other mortgage loans, in process, requested, or closed that have not been fully disclosed to my Loan Officer and/or Lender, and that, with the exception of the disclosed mortgages, no other mortgage exists in my/our name(s).

Borrower

Date

Borrower

Date