

## Undisclosed Debt Acknowledgement

It is important that we have an accurate representation of your financial commitments to determine if you qualify for the loan for which you have applied. Please review the liability section on your application to verify that it includes all debt obligations that exist or are expected to exist at or around the time of your closing.

The following debt obligations are expected to exist at or around the time of this transaction closing **and** are not included on my loan application:

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Creditor	Total Obligation	Monthly Payment Amount
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**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, which is investigated by the Federal Bureau of Investigations (FBI), and is punishable by up to 30 years in federal prison.**

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.

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Borrower	Date	Co-borrower	Date
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