COVID-19 Attestation

Borrower Name: _____

We recognize COVID-19 pandemic has impacted all our daily lives and is having far-reaching personal and economic consequences. It is important to ensure all borrowers will be able to have sustainable homeownership, therefore we are requesting the following attestation prior to closing:

1. That the income documentation submitted by you for qualification purposes is unchanged and is not affected by COVID-19.

2. You are not aware of any future changes in your employment status and or income that will affect your ability to repay.

3. You are not currently under any forbearance agreement on any mortgage; and you have not nor intend to apply for forbearance from any mortgage payments.

Ensuring you have the ability to repay your mortgage is critical as you may not qualify for a forbearance. The recently passed CARES Act provides for a forbearance on certain mortgages for up to 180 days upon request to borrowers directly or indirectly affected by COVID-19. A forbearance is only provided on federally backed mortgages, which are:

- purchased or securitized by Fannie Mae or Freddie Mac;
- insured by the Federal Housing Administration (FHA);
- guaranteed or insured by the Department of Veterans Affairs (VA);
- guaranteed or insured by the Department of Agriculture (USDA); or
- guaranteed under HUD's Native American or Native Hawaiian Home Loan Guarantee programs.

Please keep in mind that your new loan may not be a federally backed residential mortgage. In that instance, your loan will not qualify for the forbearance mentioned above. If the loan you are seeking is a program provided by an entity above, your loan will not be purchased or insured/guaranteed immediately after closing. Therefore, your loan will not be eligible for a forbearance until your loan is transferred to one of the above entities and timely payments will be required for possibility of forbearance request to be considered.

I,_____ **(the borrower), attest to #1 , #2 and #3 above.**

Signature: _____   **Date:** _____