

**Post-Closing Lender Attestation of Borrower(s)' Ability to Pay**

**Borrower(s) Names ("Borrower"):** \_\_\_\_\_

**Loan Number ("Loan"):** \_\_\_\_\_

**Closing Date ("Closing Date"):** \_\_\_\_\_

Lender qualified Borrower for the Loan on the basis of Borrower's representations and documentation evidencing income and assets necessary to repay the loan, and in accordance with federal and state ability-to-repay legal requirements.

Since the Closing Date and as of this date ("Sale Date"), Lender certifies the following as true and correct:

1. Lender is unaware of any change(s) in Borrower's ability to repay the loan;
2. Borrower has not disclosed to Lender information related to any financial hardship caused by or related to the COVID-19 pandemic, including but not limited to, changes in employment or reduced hours or compensation.
3. Borrower has not disclosed to Lender information regarding anticipated changes to employment or income, including reduced hours or compensation,
4. Borrower has not disclosed to Lender information regarding Borrower's present intent to seek forbearance from the payments that are due on this loan.

This Post-Closing Lender Attestation is made as of the Sale Date to induce Cornerstone Home Lending, Inc. ("Cornerstone") to purchase the Loan. Lender understands Cornerstone is relying upon Lender's statements in purchasing the Loan.

\_\_\_\_\_  
Correspondent Lender

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
By Name, Title