

Attestation of Expected Ability to Pay

I understand that, although this is a time of immense economic uncertainty, you have qualified me for this loan on the basis of representations and documentation that I have the income and assets necessary to repay the loan, and in accordance with federal and state ability-to-repay legal requirements. Accordingly, I certify as follows:

Certifications	Initials
1. All of the information provided during the application process was truthful, accurate and complete.	
2. I do not currently have a financial hardship related to the COVID-19 pandemic.	
3. The employment and income information provided during the application process remains true as of the closing date of this loan, and that I have not been subject to reduced hours or compensation as of this time.	
4. I have not experienced any other changes from the time I signed or otherwise completed my loan application that would reduce my ability to repay this loan according to its terms.	
5. As of the closing date of this loan, I do not anticipate, and my employer has not advised me of a reduction of my income due to the Covid-19 pandemic or any other reason.	
6. As of the closing date of this loan, I do not have a present intention to seek forbearance from the payments that will be due on this loan.	

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower Signature

Date

Borrower Signature

Date