



UNDISCLOSED DEBT OBLIGATION ACKNOWLEDGEMENT

The Lending Leader Loan Number:

Borrower(s):

Property Address:

All additional debt obligations that are expected to exist at or around the time of this transaction closing*, not included on my loan application, are provided below.

NONE

Creditor	Total Obligation	Monthly Payment Amount
Creditor	Total Obligation	Monthly Payment Amount
Creditor	Total Obligation	Monthly Payment Amount

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. I (we), further acknowledge and certify that I (we) understand that knowingly withholding debt obligation information is mortgage fraud, which is punishable by incarceration in federal prison.

*This in no way constitutes a loan commitment of approval.

ACKNOWLEDGEMENT OF ZERO TOLERANCE POLICY ON FRAUD

Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to **30 years in federal prison** or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

I (we) acknowledge and certify that I (we) have read this document in its entirety, and understand and acknowledge its contents completely, and hereby certify that all statements and information provided by me / us is true and correct.

Borrower Name: _____ Borrower Signature: _____ Date: _____

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