APPLICANT CREDIT DISCLOSURE				
Borrower:	Lender:			
Loan Number:	Date:			

To process your loan quickly, it's important that we have an accurate representation of your financial obligations so we can determine if you qualify for this loan. Each time someone requests your credit report, an inquiry is noted. The most common reason this occurs is in connection with an application for credit such as a mortgage loan, auto loan, credit card, etc.

During the loan application process, we continually monitor your credit activity and may pull a new credit report prior to closing. New accounts and inquiries can impact your loan approval as they may represent a change in your financial obligations. You must qualify with any new accounts and will be asked to explain any additional credit inquiries. To do so, we require you to provide accurate information about your financial obligations.

What we need you to do:

- 1. Review the inquiries listed below that appeared on your credit report at the time you submitted your loan application. If any inquiries resulted in a new account, debt, payment obligation, etc., please complete the information requested below. Provide a billing statement indicating the balanced owed and monthly payment to expedite your loan process.
- 2. Review the Liabilities Section of your Uniform Residential Loan Application. If you have an account that is not listed on your loan application, you must disclose it to us on this disclosure by completing the requested information below AND provide documentation from the creditor showing the monthly payment and outstanding balance. Remember, any additional debts or obligations disclosed on this disclosure or undisclosed, can impact your loan approval.

Credit /Inquiry Date	Creditor's Name & Phone Number	Acct Type*	Account Number or Reason for Inquiry	Balance Owed	Monthly Payment	Check if no debt resulted from inquiry

*Acct Type: Mortgage, Loan, Line of Credit (HELOC), Credit Card, etc

By signing below, you certify the liabilities section on your loan application and additional information regarding your inquiries above is accurate and complete. Your failure to do so may result in civil liability or criminal penalties.

I declare that the information provided above is true and correct.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

It is a Federal Crime punishable by fine or imprisonment or both to knowingly make false statement concerning any of the above facts, as applicable under the provisions of Title 18 U.S.C., Sec. 1014 and may violate applicable state laws.