

BORROWER'S AFFIRMATION OF INFORMATION PROVIDED TO ESTABLISH ABILITY TO REPAY (ATR)

	rower(s) Name:	/	Loan #
			on and all other income documentation collected to ma oplied for, as required by the Consumer Financial Prote
r: Ability	To Repay Disclosure signed by you at the s provided to us which we used to determine	tart of the loan process). You ar	
1)	BORROWER INCOME AFFIRMATION		All Borrowers Must Initial Each Response Separately
	not received notice, nor have I any reason t reported as my current income from all sou s.		
2)	BORROWER EMPLOYMENT AFFIRMA	ATION	All Borrowers Must Initial Each Response Separately
	ot aware of any change in my employment ses voluntary or involuntary loss of job, job d		pplication. This
3)	AFFIRMATION BORROWER PROVIDE INFORMATION	D ALL REQUESTED MATERIA	AL All Borrowers Must Initial Each Response Separately
change	not told my Lender, loan officer, or anyone is to my income, assets, debts, expenses, or in, which are not reflected in my loan applic	anything that could affect my a	process about ability to repay
4)	BORROWER AFFIRMATION OF AFFO	RDABILITY	All Borrowers Must Initial Each Response Separately
mortga my fina been d that I v WinPri	stand that it is WinPrime Lending's respon- age loan under the CFPB's Ability to Repay Rencial situation, and my understanding of the escribed to me, I have no reason to believe will not have sufficient residual income to me me Lending's determination of my ability to affirmation of affordability.	tule. However, based on my ow he terms of the mortgage loan a that I cannot afford this mortga eet my living expenses. I also u	n analysis of s they have age loan and nderstand that
ng belo			
ereby a	cknowledge that all of the information cknowledge that WinPrime Lending's under the CFPB's Ability to Repay Rule	requirement to make a reas	onable, good faith determination of my ability to
			ments of the ATR rule as they relate to my loan,
ndersta	attest that I have provided accurate a and that it is my responsibility to notify disclosure is signed and the date my lo	the lender immediately if a	ny loan application. Iny of these attestations become inaccurate betv
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