

## CONSUMER LOAN ADDITIONAL DEBT OBLIGATION(S) DISCLOSURE

It is important that we have an accurate representation of your financial obligations so that we can continue to determine if you qualify for this loan. At the time of your loan application, the debts shown on your credit bureau report were reflected on your application. At that time, you were also asked to disclose any other debt obligations that were not on the credit bureau report. Beyond the date of your credit report, 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 or revolving debt such as credit cards.

Please carefully review the debts listed on your loan application. If you have incurred additional debts, we will need to reevaluate your application, which may impact your loan approval.

You must disclose if any new account(s) were opened, or if there are debt(s) that were not included on your original application. Please select one of the options below:

- I have NOT opened up new debt. New debt is considered anything not currently listed in the Liabilities section of your Uniform Residential Loan Application.
- I have opened up new debt and/or need to add debt(s) not shown on the original application.

Select this option if you have opened up new debt with any creditor. If you have opened any new debt, please send in a loan document or billing statement indicating the balance that is owed and the new monthly payment. By signing this Disclosure, you certify that the liabilities section on your loan application and additional inquiries, if any, on the credit report are accurate and complete. You acknowledge that failure to provide accurate and complete information may result in civil liability and/or criminal penalties.

Borrower(s):

\_\_\_\_\_  
 (Signature) DATE (Signature) DATE

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 (Signature) DATE (Signature) DATE

