



Credit Report Certification Acknowledgement

The undersigned Borrower(s) hereby certify that the mortgage application discloses all currently established debt and that no new debt will be established between the mortgage application date and mortgage closing date.

Borrower acknowledges that Lender will run Borrower's credit report twice, once at initial application and once just prior to the mortgage closing date to verify that no new debt has been established.

If new debt has been established, Lender will re-evaluate the credit decision to determine if the Borrower qualifies for the mortgage. Additional debt could cause your loan application to be denied.

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Date: \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_