

LENDER:

- **Copy To HOC With MBS POST CLOSING COMPLIANCE submission**
- **Follow U.S. Bank requirement for submission for purchase**

COVID-19 BORROWER ATTESTATION

We recognize that the COVID-19 pandemic has disrupted daily life and has far-reaching personal and economic consequences. We want to ensure you have sustainable homeownership and have the ability to repay your mortgage. The recently passed federal CARES Act provides forbearance protections for certain federally backed mortgages. Mortgages eligible for those forbearance are those:

- purchased or securitized by Fannie Mae or Freddie Mac;
- insured by the Federal Housing Administration (FHA);
- guaranteed or insured by the Department of Veterans Affairs (VA); or
- guaranteed or insured by the Department of Agriculture (USDA).

It is critical that you understand that your new loan may not qualify for forbearance, and if it does, you will still have to make the payments that are deferred.

We sell our loans in the secondary market, which typically does not occur immediately after closing. If your loan is pending purchase, it will not be eligible for forbearance until if and when it is purchased or insured/guaranteed by an entity covered by the CARES Act. This process can take up to two months.

We comply with all federal requirements for all residential mortgage loans, including documenting the borrower's/co-borrower's ability to repay the loan, and we require that you attest to the following statements.

- 1. You are not aware of any future changes in your employment status and/or income that will affect your ability to repay your loan.**
- 2. The income documentation previously submitted by you to qualify for your loan is unchanged and not affected by the COVID-19 pandemic.**

Borrower:

I, _____ (print name), **attest to statements 1 and 2** above and that I have read this document in its entirety.

Signature: _____ Date: _____

Co-Borrower (if applicable):

I, _____ (print name), attest to statements 1 and 2 above and that I have read this document in its entirety.

Signature: _____ Date: _____