



MORTGAGE RATE RELIEF INCOME ATTESTATION

BORROWER ATTESTATION

This Borrower Attestation (the "Attestation") is made and signed by the undersigned Borrower(s) (the "Borrower(s)") in connection with income adherence determination for a Mortgage Rate Relief loan secured by the Property located at _____.

DECLARATION OF INTENT

I/We, the undersigned Borrower(s), hereby certify, declare, and agree as follows:

1. All Owner Occupants Included: All titleholders and mortgagees who will occupy the property are included as borrowers on the loan application for purposes of determining household income.
2. Disclosure of Income: I/we affirm all sources of income have been fully and accurately disclosed. No income has been omitted or misrepresented.

PURPOSE OF CERTIFICATION

I/We understand the information in this Attestation is being relied upon by the Lender in connection with the mortgage loan application, and the foregoing statements are true, complete, and accurate. I/We acknowledge that any false statement, misrepresentation, or omission regarding this Attestation may result in penalties or legal action.

BORROWER(S) SIGNATURE(S)

Signature: _____ Signature: _____

Name: _____ Name: _____

Date: _____ Date: _____

LENDER SIGNATURE

I attest, as a representative of the Lender, the requirements for the Mortgage Rate Relief product are met and all information supplied to the Federal Home Loan Bank of Des Moines is true, complete, and accurate.

Signature: _____ Lender Name: _____

Name: _____ Date: _____

Title: _____