

# FALSE STATEMENT/EMPLOYMENT/OCCUPANCY FORM BORROWERS CERTIFICATION

Loan Number:

Case Number:

To:

Property Address:

**ABOVE DEPONENTS**, being duly sworn, depose and state as follows:

That the mortgagor is currently employed, or if the Residential Loan Application or FHA Form 2900 disclosed both dependents to be employed, they are both currently employed and that such current employment continues with the same employer as disclosed in the above mentioned forms. That the income from employment disclosed in the above forms has not changed.

That all debts or outstanding obligations as of the date of making application were fully disclosed in the above forms. That there have been no new debts or credit obligations incurred from the date of making application to this date.

That in no way has there been any monies borrowed nor any debt incurred to obtain or cover the closing costs for this mortgage nor the downpayment, if any, on the purchase price of the home covered by the above applications, and that the mortgagor has not paid in excess of \$ \_\_\_\_\_ for the said property. (See HUD Warning below)

That they either now occupy, or intend to occupy within a reasonable time after closing, as their home, the property, on which this mortgage is placed.

The property, on which this mortgage is placed, has been purchased as an investment property, and they do not intend to occupy.

That they inspected said property, and the improvements on said property exist in the same condition now as they did when the **RESIDENTIAL APPRAISAL REPORT, THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT CONDITIONAL COMMITMENT** or the **VETERANS ADMINISTRATION CERTIFICATE OF VALUE** was issued.

## HUD/VA WARNING

We are aware of and understand that if we fail to move into the property within 90 days, that we are subject to prosecution under Section 1010, Title 18, United States Code, Federal Housing Administration Transactions, and that we are liable to be fined not more than \$5,000, or imprisoned not more than two years, or both. We are aware of and understand that other Federal Statutes provide severe penalties for any fraud or misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of any loan by the Administrator of Veterans Affairs.

## CONVENTIONAL WARNING

It is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the facts in connection with an application for a conventional mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

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Borrower Date

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Borrower Date

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Borrower Date

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Borrower Date

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Borrower Date

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Borrower Date