

VERIFICATION OF NON EXISTENT ITEMS

_____ I/We do not have a checking account.

_____ I/We do not have a savings account.

_____ I/We do not have Pay Stubs for past two pay periods.

_____ I/We do not have a W-2 for the year 20____ or 20____.

_____ I/We do not have a tax return for the year 20____ or 20____.

_____ I/We do not have a 401K.

_____ I/We do not have an IRA or Roth IRA.

_____ I/We do not have _____.

_____ I/We do not have _____.

I (we) certify that the above information is true, and is accurate statement of my/our records. I (we) understand and acknowledge that any action taken by the lender of my/our mortgage loan on my/our behalf will be made in strict reliance on information provided. My/Our signature(s) below grants the holder of my/our mortgage the authority to obtain a credit report to verify the information to be correct.

By: _____ Date: _____

By: _____ Date: _____