

BROKER AND BORROWER DOCUMENT CERTIFICATION

This form shall serve as evidence to all parties in possession of this loan package that the Broker, EAGLE FINANCIAL GROUP and the borrowers (as signed below) are aware that it is unlawful to make any misrepresentation of information or documentation within this loan application. **Misrepresentation** includes, but is not limited to, participation in or knowledge of the following:

- 1) Knowingly submitting inaccurate or false statements on a loan application(s) with the intent to alter or mislead the lending decision;
- 2) Falsification of documents purporting to substantiate credit, employment, deposit, liability and asset information;
- 3) Non-disclosure of change in employment or employment status; or self-employment;
- 4) Providing false information as to personal identity, ownership in or primary occupancy of real property;
- 5) Committing forgery of documents (regardless of partial or predominant accuracy).

CONSEQUENCES: EAGLE FINANCIAL GROUP provides lending packages under direct license to a variety of lending institutions which sell loans under FNMA and FHLMC underwriting guidelines. Fraudulent loans, when discovered, may result in any or all of the following:

- 1) Criminal prosecution;
- 2) Acceleration of the entire debt (the loan) to be paid in full, as provided in the Deed of Trust and Promissory Note;
- 3) Civil action to recover all damages incurred by any lending institution, agent or party in the transaction;
- 4) Reporting of falsified tax return information to the IRS (including documentation provided to Eagle Financial Group for qualifying purposes);
- 5) Adverse impact on credit history.

CERTIFICATION: The undersigned Broker and borrower(s) hereby certify that all copies of documents provided herein for the purpose of underwriting and closing this loan are true and exact copies of the original documents. Broker and borrower(s) further certify that the original documents do not contain any alterations, revisions, erasures or whiteouts. For the purposes of this certification, Broker and borrower(s) acknowledge that such certification pertains to any and all documents provided by borrower(s) to broker for the purposes of loan processing, underwriting and closing, including, but not limited to, the following:

Pay stubs; earning statements; W2 forms; federal income tax returns (including 1040, 1065, and 1120); business balance sheet and income statements; bank / savings / credit union statements; cancelled checks; divorce decree; trust documents; bankruptcy papers; auto ownership papers; rental agreements; purchase contracts and agreements; residency documentation (non-permanent resident alien card, visa and passport).

IN CERTIFICATION of the above:

Borrower's printed name	signature	date
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Co-Borrower's printed name	signature	date
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For THE EAGLE FINANCIAL GROUP:

Printed name and title	signature	date
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