BORROWER AFFIRMATION–ASSET UTILIZATION AND BANK STATEMENT LOAN PROGRAMS

Borrower Name: _____	Loan Number: _____
Borrower Name: _____	

1. In accordance with the disclosures I received from Oaktree Funding Corporation, I understand that my monthly payment of principal and interest on this loan will be $_____ for _____ years.
2. That monthly payment amount of principal and interest ☐MAY or ☐WILL NOT adjust. If that amount may adjust, it may do so after the first _____years, and then every _____ years thereafter.
3. I understand that my property taxes and insurance on the secured property will be approximately $_____ per month. Those amounts ☐WILL or ☐WILL NOT be impounded and collected through monthly payments, in addition to your monthly payments for principal and interest as described above. If those amounts are not impounded, I understand that I am responsibile for paying those amounts directly.
4. My average monthly income is $_____.
5. I believe I can afford to make the monthly payment on the loan. ☐YES or ☐NO
6. I am not aware of anything that will affect my ability to make these loan payments in the future. ☐YES or ☐NO

The above information and the information on the final Loan Application (Form 1003) is true and correct to the best of my knowledge as of this day, it represents an accurate picture of my financial status, and I have not withheld any information regarding my income or obligations that would materially affect my ability to make the payments on my loan.

_____ _____

Borrower Signature: Date

_____ _____

Borrower Signature: Date: