



BORROWER’S AFFIRMATION OF INFORMATION PROVIDED TO ESTABLISH ABILITY TO REPAY (ATR)

[Borrower Name]
[NewRez Loan Number]

We will use the information contained in this document as well as your mortgage application and all other income documentation collected to make a good-faith determination that you have a reasonable ability to repay the loan you have applied for, as required by the Consumer Financial Protection Bureau (CFPB) under authority granted it by the U.S. Congress through the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (see Notice To Borrower: Ability To Repay Disclosure signed by you at the start of the loan process). You are responsible for the accuracy and truthfulness of the information you provided to us which we used to determine your ability to repay the loan for which you are applying.

For each statement below, please initial to confirm your agreement.

1)	BORROWER INCOME AFFIRMATION	All Borrowers Must Initial Each Response Separately
I have not received notice, nor have I any reason to believe, that my income will decrease from what I reported as my current income from all sources in my loan application within the next 12 months.		_____
2)	BORROWER EMPLOYMENT AFFIRMATION	All Borrowers Must Initial Each Response Separately
I am not aware of any change in my employment status as reported on my loan application. This includes voluntary or involuntary loss of job, job departure or job change.		_____
3)	AFFIRMATION BORROWER PROVIDED ALL REQUESTED MATERIAL INFORMATION	All Borrowers Must Initial Each Response Separately
I have not told my broker, loan officer, or anyone else involved in the origination process about changes to my income, assets, debts, expenses, or anything that could affect my ability to repay this loan, which are not reflected in my loan application or referenced in this document.		_____
4)	BORROWER AFFIRMATION OF AFFORDABILITY	All Borrowers Must Initial Each Response Separately
I understand that it is NewRez’s responsibility to determine my ability to repay the mortgage loan under the CFPB’s Ability to Repay Rule. However, based on my own analysis of my financial situation, and my understanding of the terms of the mortgage loan as they have been described to me, I have no reason to believe that I cannot afford this mortgage loan and that I will not have sufficient residual income to meet my living expenses. I also understand that NewRez’s determination of my ability to repay my mortgage loan will be independent of my affirmation of affordability.		_____

By signing below,

- I hereby acknowledge that all of the information listed above is true and correct.
- I hereby acknowledge that NewRez’s requirement to make a reasonable, good faith determination of my ability to repay the loan under the CFPB’s Ability to Repay Rule has been thoroughly explained to me.
- I understand that NewRez is obligated to comply with the requirements of the ATR rule as they relate to my loan, and therefore attest that I have provided accurate and truthful information in my loan application.
- I understand that it is my responsibility to notify the lender immediately if any of these attestations become inaccurate between the date this disclosure is signed and the date my loan funds.

[Borrower Name]

Date

[Borrower Name]

Date