



BORROWER AFFIRMATION
ASSET UTILIZATION AND BANK
STATEMENT LOAN PROGRAMS

Orion Lending Loan Number: _____

Borrower Name: _____

Borrower Name: _____

- 1. In accordance with the disclosures I received from Orion Lending, 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 responsible for paying those amounts directly.
3. My average monthly income is _____.
4. I believe I can afford to make the monthly payment on the loan. YES or NO
5. 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