

ONE STOP FINANCIAL SERVICES

Wailana at Waikiki 1860 Ala Moana Boulevard Suite 110, Honolulu, Hawaii 96815
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BORROWER'S CERTIFICATION

The Undersigned Certify the Following:

- ◆ I / We have applied for a Mortgage Loan through One Stop Financial Services (Whenever One Stop Financial Services, hereafter called "OSFS" appears, it shall also include any lender who subsequently funds the loan). In applying for the a loan, I / We completed a loan application containing information concerning the purpose of the loan, the amount and the source of the down payment, employment and income records, and assets and liabilities. I / We certify that all of the information provided to OSFS is true and complete and that I / We made no misrepresentation in the loan application or other documents, nor did I / We omit any pertinent information.

- ◆ I / We understand and agree that OSFS reserves the right to change the mortgage loan review process to a Full Documentation Program if less than full and complete documentation was initially requested at the time of application. This may include verifying with employers, financial institutions or other sources, any and all information provided in my / our loan application or other documents submitted in connection with my / our loan application.

- ◆ I / We fully understand that it is a Federal Crime punishable by Fine or Imprisonment or both, to knowingly make false statements when applying for the Mortgage as applicable under the provisions of Title 18, United States Code, Section 11014.

Signature of Borrower

Date

Signature of Co-Borrower

Date