

Manhattan Financial Group, Inc.

Undisclosed Debt/Lien Obligation Acknowledgement

MFG Loan Number: _____

Borrower(s): _____

Property Address: _____

It is illegal for a person to knowingly withhold debt and/or lien obligation information regarding a credit application to a financial institution. Withholding such information is mortgage fraud, which is investigated by the Federal Bureau of Investigations (FBI), and is punishable by fines of up to \$1,000,000 or up to **30 years in federal prison, or both.**

All additional debt obligations that are expected to exist at or around the time of this transaction that is not already included on my loan application are provided below (if none write, "none" on each line).

Creditor	Total Obligation	Monthly Payment Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____

All additional properties to be purchased or liens that are expected to exist at or around the time of this transaction that is not already included on my loan application are provided below (if none, write "NONE" on each line).

Property Address	Lien Amount	Monthly Payment Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____

I (we), _____ / _____, acknowledge and certify that I (we) have no other debt obligations or properties that are expected to exist at or around the time of this transaction closing beyond what I (we) provided on my (our) loan application and what is provided above on this document. I (we), further acknowledge and certify that I (we) understand that knowingly withholding debt obligation and lien information is mortgage fraud, which is punishable by incarceration in federal prison.

Borrowers Signature Date

Borrowers Signature Date