

Premier Capital Mortgage and Realty, Inc.

PERJURY STATEMENT

"I HEREBY CERTIFY, UNDER PENALTY OF U.S. CRIMINAL CODE SECTION 1010, TITLE 18 U.S.C, THAT THE FIGURES AND STATEMENTS CONTAINED HEREIN SUBMITTED FOR THE PURPOSE OF OBTAINING A MORTGAGE LOAN ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE."

Date

Borrower Signature

Date

Borrower Signature

VERIFICATION OF INCOME

Dear Borrower(s):

The loan that you have applied for is a loan which is based on the equity in your property, your credit rating, your payment and/or your reserves. Neither our company nor the approving/funding lender has verified your income as a condition of making the loan. We depend upon the fact that you have sited your income as exactly and correctly as possible.

It is important that you make the payments on the subject loan (and any other mortgage loans on your property) while continuing to maintain your credit rating by making all of your payments in a timely manner. Failure to make your mortgage payment could result in the loss of your property and all of your equity through foreclosure.

By signing below, you agree that this loan is offered under the above conditions.

Date

Borrower Signature

Date

Borrower Signature