



COVID-19 Attestation

Dear Borrower(s),

We recognize COVID-19 pandemic has impacted all our daily lives and is having far-reaching personal and economic consequences. It is important to General Mortgage Capital Corporation to ensure our customers will be able to have sustainable homeownership, therefore we are requesting the following attestation prior to closing

1. That the income documentation submitted by you for qualification purposes is unchanged and not affected by COVID-19.
2. You are not aware of any future changes in your employment status and or income that will affect your ability to repay.
3. You have not requested a forbearance on any loans

Ensuring you have the ability-to-repay your mortgage is critical as you may not qualify for a forbearance. In addition, it is important to understand forbearances are simply delaying payments, but the payments and interest are still owed, just applied to the back of the loan. The recently passed CARES Act provides for a forbearance on certain mortgages upon request to borrowers directly or indirectly affected by COVID-19. A forbearance is only provided on federally backed mortgages, which are:

- purchased or securitized by Fannie Mae or Freddie Mac;
- insured by the Federal Housing Administration (FHA);
- guaranteed or insured by the Department of Veterans Affairs (VA);
- guaranteed or insured by the Department of Agriculture (USDA); or
- guaranteed under HUD’s Native American or Native Hawaiian Home Loan Guarantee programs.

Please keep in mind that your new loan may not be a federally backed residential mortgage. In that instance, your loan will not qualify for the forbearance mentioned above. If the loan you are seeking is a program provided by an entity above, your loan will not be purchased or insured/guaranteed immediately after closing. Therefore, your loan will not be eligible for a forbearance for at least a couple months after closing.

I/We, _____ (the borrower(s)), attest to #1, #2 and #3 above.

Signature Date

Signature Date