

I have not opened any new accounts. CBD, CB of Delmar and Credit Plus are all pre-approval credit checks from home loans from other banks/brokers.

650 SW 108th Ave Apt #304
Pembroke Pines, FL 33025

I have no ownership interest in the above mentioned property. I rented from:

The Winston
11099 Southwest 5th St
Pembroke Pines, FL 33025-6939
(954) 538-1920



Kevin W Noe

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A handwritten signature in cursive script, appearing to read "Kristin Lauth".

Kristin Lauth

Borrower Certification

Loan Number 219368969

I have not applied for or closed on any other FHA loans other than the one in process with loan number noted above in the past 12 months

Section 1010 of Title 18, U.S.C., "Federal Housing Administration transactions," provides: "Whoever, for the purpose of - influencing in any way the action of such Administration - makes, passes, utters, or publishes any statement, knowing the same to be false - shall be fined not more than \$5,000 or imprisoned not more than two years, or both." Other Federal statutes provide severe penalties for any fraud as intentional misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of any loan by the Secretary for Veteran's Affairs.

My signature is acknowledgment that I understand the above certifications and have received a copy of this document for my
Records

Kevin Noe 02/16/10
Applicant date
Kevin Noe

Kristin Lauth 2/16/10
Applicant date
Kristin Lauth

Applicant date

DATE: 02/12/2010
 APPLICANT: KEVIN NOE
 KRISTIN LAUTH

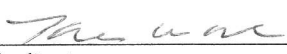
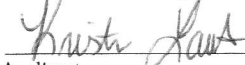
Office #: 0000558
 1571 SAWGRASS CORP PKWY, 4 FL
 SUNRISE, FL 33323
 Phone: (800)906-3818
 Office Fax No.: (866)672-0470

CASE NO: FL0951595662703
 LOAN NO: 219368969
 PROPERTY: 1626 NW 143RD WAY
 PEMBROKE PINES, FL 33028-3009

CERTIFICATION: OCCUPANCY AND CONTRIBUTIONS/CONCESSIONS

1. **Occupancy:** I will use the Property as:
 - ☒ my primary residence.
 - ☐ my second home.
 - ☐ an investment property.
2. **Contributions/Concessions:** I understand that I must disclose to Lender all contributions, incentives and concessions offered or provided to me by the seller, builder, mortgage broker, marketing agent, real estate agent, relocation company, or other third party, in connection with the purchase or financing of the Property.
 Examples of "contributions, incentives and concessions" (not all inclusive) might include:
 - Cash payment or gift of assets to me—whether made before, at or after closing
 - Payment of closing costs
 - Gift or donation to a third party
 - Payments to be made to me after closing for mortgage or rental payments on the Property
 - Payment to be made for taxes, decorating allowance, HOA dues or other expenses related to the Property
3. I represent to Lender that, in connection with the purchase or financing of the Property: *[mark all boxes that apply]*
 - ☒ I have not received any contributions, incentives or concessions.
 - ☐ I received contributions, incentives or concessions, and these items are fully described in the final purchase and sale agreement that I provided to Lender.
 - ☐ I received contributions, incentives or concessions, and these items are fully described on the enclosed Exhibit A. I also enclose copies of all documents related to these items.
4. I will promptly notify Lender in writing at the address on the enclosed return envelope if any additional contributions, incentives or concessions are offered to me before or after closing in connection with the purchase or financing of the Property. I will fully describe these items in the written notice.
5. By signing below, I acknowledge and understand that the representations made by me in this Statement are material to Lender and Lender is relying on the truthfulness of my statements to make the loan to me.
6. I acknowledge that any intentional or negligent misrepresentation of the information provided in this certification may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, US Code § 501, *et seq.*, and/or liability for monetary damages to Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any such misrepresentation.

This form must be completed and signed by all Applicants and returned to Lender in the enclosed return envelope before final loan approval will be issued. Do not sign this form before Sections 1 and 3 are completed.

 Applicant KEVIN NOE Date 02/16/10 Applicant KRISTIN LAUTH Date 2/16/10

Applicant

Date Applicant

Date

Occupancy & Contributions/Concessions Certification
 1E798-US (07/07)(d/i)

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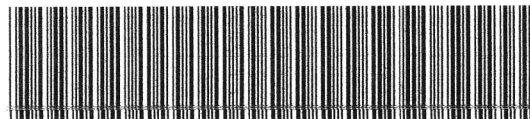
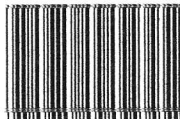


EXHIBIT A**DESCRIPTION OF CONTRIBUTION
INCENTIVE OR CONCESSION****SOURCE (NAME OF CONTRIBUTOR)****EST. VALUE***Cash payment to me*

Payment of closing costs

Gift to me (specify item)

Gift or donation to a third party (Identify item and party)

Payments to be made to me after closing for mortgage
payments on the Property

Payments to be made to me for rental of the Property

Payment to be made to me for future taxes, or HOA dues

Decorating allowance

Club Membership

Other (specify below):