

**BUYER'S FINANCIAL
DISCLOSURE STATEMENT**

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- 1. Date _____
- 2. Page _____

3. Upon completion, Buyer(s) hereby authorizes and directs the Lender to provide this completed Buyer's Financial Disclosure Statement only to Buyer(s) or the licensee representing or assisting Buyer(s).

5. _____ (Buyer) _____ (Date) _____ (Buyer) _____ (Date)

6. All information provided in this Statement is deemed confidential, and the Lender and any other third party, such as a potential seller and/or licensee(s) representing or assisting seller, who received the information from Buyer or licensee representing or assisting Buyer(s) is prohibited from releasing this information unless specifically authorized in writing by Buyer(s). Buyer(s) may seek damages and all other remedies allowed by law for any unauthorized distribution of this information.

11. The following information has been provided by _____ (Lender),

12. The Lender's Representative _____, Phone: _____, (Name)

13. regarding Buyer(s) _____ (Printed Name) _____ (Printed Name)

14. Buyer(s) has/have applied for a _____ loan. (loan type)

15. The Lender discloses the following:

16. Has the Lender verified Buyer's Social Security number(s)? Yes No

17. If "Yes," source of verification _____

18. Has the Lender received a mortgage application? Yes No

19. Is a Cosigner/Co-Borrower required for this/these Buyer(s)? Yes No

20. Has the Lender received a Credit Bureau Report? Yes No

21. Is the credit score sufficient to meet the loan requested? Yes No

22. If "Yes," were there any items of concern to the Lender? Yes No

23. If "Yes," please explain concerns:

24. _____

25. _____

26. To the Lender's knowledge, has/have Buyer(s) filed for bankruptcy in last two years? Yes No

27. Has the Lender completed a desktop underwriting for Buyer(s)? (e.g., FNMA, FREDDIE) Yes No

28. If "Yes," is the loan subject to any additional conditions of approval? Yes No

29. If "Yes," please describe the additional conditions of approval:

30. _____

31. _____

32. Has the Lender received income and job verification? Yes No

33. If "Yes," source of verification _____

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35. Has the Lender received verification that Buyer(s) has/have sufficient funds to close the
36. *Purchase Agreement?* Yes No
37. Source of funds to consummate sale
38. Buyer's assets (savings/investments)
39. Equity loan from other assets
40. Equity loan from sale of home
41. Gift funds
42. When is/are Buyer(s) expected/required to receive the gift funds? _____, 20 _____
43. Swing loan
44. Other: _____
45. Has the Lender received full underwriting credit approval? Yes No
46. If "No," when will the Lender receive full underwriting credit approval? _____, 20 _____
47. Is the mortgage to be provided by the Lender subject to approval by
48. An investor Yes No
49. Secondary underwriter Yes No
50. MIP company Yes No
51. In-house loan committee Yes No
52. Other: _____ Yes No
53. If "Yes," has the Lender received approval from above entity? Yes No
54. Is the mortgage to be provided by the Lender subject to subordinate financing? Yes No
55. If "Yes," source of subordinate financing: _____
56. If "Yes," has the Lender received an application? Yes No
57. If "Yes," has the Lender received the second mortgage approval? Yes No
58. The Lender certifies Buyer's ability to qualify for _____ .
(monthly payment, amount or address specific)
59. The Lender certifies that the information contained in this form is true and accurate, as of the date of this statement.

60. X _____ (Lender's Representative) _____ (Date)

61. Buyer(s) hereby authorizes the licensee representing or assisting Buyer to provide this Statement to a seller or
62. a licensee representing or assisting a seller in connection with Buyer's purchase or attempt to purchase a seller's real
63. property.

64. _____ (Buyer) _____ (Date) _____ (Buyer) _____ (Date)

65. **IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.**