

**INCOME DISCLOSURE**

**IMPORTANT: PLEASE READ BEFORE SIGNING**

**Borrower's Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

I, the undersigned Borrower, do hereby attest and affirm that all of the information I have provided to First Central Savings Bank (hereinafter "First Central") regarding my income, including, without limitation, the information stated on my First Central Qualifying Income Sheet (QIS) (which QIS is attached hereto and made a part hereof), is true, accurate and complete and I further acknowledge that any false, inaccurate, incomplete or misleading information therein or submitted on or with my application that is material to First Central's determination of my creditworthiness may constitute a violation of law and will be deemed a default under the terms of the note and mortgage. In the event of any such default, First Central reserves all rights and remedies, including the right to demand the immediate payment in full of the entire unpaid principal, interest and all other amounts owed under the note and mortgage.

I acknowledge that First Central is relying on the income information furnished by me, including, without limitation, the information in the attached income disclosure, in determining whether I have the ability to make my monthly payments. I am not aware of any information or fact that may adversely change the income as provided by me in the foreseeable future. If I become aware of any such information or facts before the loan closes or thereafter while the loan is outstanding, I will immediately disclose such information or facts to First Central.

I understand further that First Central will use reasonable effort to verify the information prior to and after the closing, and I hereby authorize such efforts and agree to cooperate with and assist First Central in doing so.

**Borrower's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_