

## CO-MORTGAGOR'S RESPONSIBILITY

By signature below, an officer of the mortgagee certifies that an employee of the mortgagee has explained to all mortgagors shown in the application that all mortgagors have indicated their understanding that loan approval will be issued on the premise that all mortgagors (whether or not they occupy the subject property) bear the long-term responsibility of making payments under the terms of the trust deed note which they will execute.

### SIGNATURE OF MORTGAGEE MAKING CERTIFICATION:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

### SIGNATURES OF MORTGAGORS:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

**WARNING:** Federal statutes provide severe penalties for any fraud, intentional or misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of insurance by the lender.