

Pursuant to Subchapter B, Chapter 343, Section 343.105 of the Texas Finance Code a credit union must provide to each applicant for a home loan a written notice at closing that is substantially similar to the following sample. The notice must be provided on a separate document, be in at least 14-point type, and be verified and executed by each loan applicant.

**NOTICE OF PENALTIES FOR MAKING
FALSE OR MISLEADING STATEMENT**

WARNING: Intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed \$10,000.00.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our identity, employment, annual income, and intent to occupy the residential real property secured by the home loan, are true and correct as of the date of loan closing.

Applicant

Date

Co-Applicant(s)

Date

STATE OF TEXAS

COUNTY OF _____

On this ____ day of _____, 20____, before me, a Notary Public in and for _____ County, State of Texas, personally appeared _____, known to me to be the person or persons who are named in the above form, who executed the above form, and who under oath stated that he/she/they read the above notice and that the facts stated therein are personally known to him/her/them and are true and correct.

Notary Public in and for the State of Texas