VICTORY
WHOLESALE LOANS

Colorado Loan Originator Reasonable Inquiry Attestation

Pursuant to Mortgage Loan Originator Licensing and Mortgage Company Registration Act Colo. Rev. Stat. Ann. § 12-10-710

Borrower Name(s):	Date:
Property Address:	Loan Number:
Broker:	Loan Originator:
License #:	License #:
NMLS ID #:	NMLS ID #:

The undersigned hereby attests that he/she made a reasonable, good faith inquiry concerning the current and prospective income, existing debts and other obligations, and other relevant information of the borrower(s). The undersigned made his/her best efforts to recommend and/or originate a residential mortgage loan that considers the information submitted by the borrower(s) to the undersigned.

In connection therewith, the undersigned interviewed and counseled the borrower(s) on his/her/their ability to repay the mortgage loan and did not recommend and/or induce the borrower(s) into entering into a transaction that does not have a reasonable, tangible benefit to the borrower(s), considering all of the circumstances, including the terms of the loan, the cost of the loan, and the circumstances of the borrower(s).

Accordingly, the undersigned understands the financial status of the borrower(s) and recommended the appropriate products.

While the Uniform Residential Loan Application, Form 1003, may not completely document the borrower(s)' income and assets, the undersigned counseled the borrower(s) in good faith and all relevant information was considered and the borrower(s) selected the product that is appropriate for his/her/ their circumstances and were approved for said product, which may or may not require documentation of income or assets.

Acknowledgement

By signing below, I acknowledge and attest to the foregoing.

Loan Originator/Broker Signature Date

x _____

Loan Originator/Broker Name (Printed) Title

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.