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HERITAGE SUCCESS  
REALTY

**Statement of Explanation Regarding Financial Documentation**

**Regarding Bank Statements:**

I/We do not have any checking accounts and therefore do not have any bank statements.

\_\_\_\_\_  
Borrower Signature Date

\_\_\_\_\_  
Borrower Signature Date

**Regarding Pay Stubs:**

I am / We are unemployed and therefore do not have any pay stubs.

\_\_\_\_\_  
Borrower Signature Date

\_\_\_\_\_  
Borrower Signature Date

**Regarding Tax Returns:**

I/We have not filed tax returns for:

\_\_\_\_ Last year

\_\_\_\_ Last 2 or more years

\_\_\_\_ Have filed for an extension and attached it to this notice

\_\_\_\_ Have not filed for an extension

because \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature Date

\_\_\_\_\_  
Borrower Signature Date