NON-INSTITUTIONAL SAVINGS FORM (CASH ON HAND)

TRIAD FINANCIAL SERVICES
AN ECN CAPITAL COMPANY

I/We _____ [the borrower(s)] certify that the initial down payment of $ _____ was acquired from accumulated household savings, or cash on hand. No part of the down payment was provided by the seller, borrowed from any source, gifted to me (us), or withdrawn from any institutional savings or checking account.

Please provide a detailed explanation on how the funds were accumulated:

_____

_____

_____

Please provide the amount of time it took to accumulate the funds:

_____

_____

_____

I understand TRIAD Financial Services is relying upon this statement in its evaluation of my creditworthiness. I certify the above to be true and accurate.

_____ _____

Borrower Signature Date Borrower Signature Date