

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from . In applying for the loan, I/We completed a loan application containing various information on the purpose of this loan, the amount and source of down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We make no misrepresentations in the loan application or other documents, nor did I/We omit pertinent information.
2. I/We understand and agree that reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/we have applied for a mortgage loan from . As part of the application process, and any investor to whom may sell my mortgage, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan closed or as part of its quality control program.
2. I/We authorize you to provide to and to any investor to whom may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they may request. Such Information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. or any investor that purchased the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to or the investor that purchased the mortgage, or the mortgage insurer (if any) is appreciated.

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