Borrowers' Certification and Authorization

CERTIFICATION

| The | e Undersigned certify the following: | | | |
|-------|--|------------------------|-----------------------|--|
| 1. | I/We have applied for a mortgage loan th | rough | In applying | |
| | for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no | | | |
| | | | | |
| | | | | misrepresentations in the loan application or other documents, nor did I/We omit any pertinent |
| | | information. | | |
| 2. | I/We understand and agree that | | reserves the right to | |
| | change the mortgage loan review processes | | | |
| | the information provided on the application | | | |
| 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 | | | |
| | | | | |
| | <u>AUTHORIZATION</u> | I TO RELEASE INFORMATI | ON_ | |
| T | WI LM C | | | |
| | Whom It May Concern: | | A | |
| 1. | I/We have applied for a mortgage loan | through | As part of | |
| | the application process, | | | |
| | (if any), may verify information contained in my/our loan application and in other documents required in | | | |
| | connection with the loan, either before the loan is 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, any and all information and | | | |
| | documentation that they 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 purchases the mortgage may address | | | |
| | this authorization to any party named in the loan application. | | | |
| 4. | A copy of this authorization may be accepted as an original. | | | |
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| | con Giometrus | Co Domessyon Sign | Co-Borrower Signature | |
| OLLOV | ver Signature | Co-dollower sign | ature | |
| SN: | Date: | SSN: | Date: | |
| J1 1. | Date. | 5514. | Duw. | |