

## Borrower's Certification & Authorization

### Certification

The undersigned certify the following

1. I/We have applied for a mortgage loan from

("Lender"). 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 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 Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the 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 Lender. As part of the application process, Lender 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 Lender, and to any investor to whom Lender may sell my/our 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. Lender, or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.
6. To make products and services available, often at a lower cost or with greater convenience, Lender may prudently share some customer and former customer nonpublic personal financial information within our family of companies and with well respected business partners. To obtain a copy of our privacy notice with information on our policies and practices, please call us at \_\_\_\_\_ . If you do not want us to share nonpublic personal information with these companies, other than sharing transactions and experience within our family of companies, please call us at \_\_\_\_\_ . By signing below, you authorize us to share this information unless you call to exercise your right to opt-out. Please be aware that even if you decide to opt-out, Lender will continue to share nonpublic personal information with companies that perform services on our behalf and with third parties as otherwise permitted by law

**NOTICE TO BORROWERS:** This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

(Borrower's Signature)	Date	(Social Security Number)
(Borrower's Signature)	Date	(Social Security Number)
(Borrower's Signature)	Date	(Social Security Number)