



**BORROWER CERTIFICATION & AUTHORIZATION**

THE UNDERSIGNED HEREBY CERTIFY THE FOLLOWING:

- 1. I/We have applied for a mortgage loan from \_\_\_\_\_. In applying for the loan, I/We have completed a loan application containing information on the purpose of the loan, the amount and source of down payment, employment and income history, and assets and liabilities. I/We certify that all information is true and complete. I/We have made no misrepresentations on the loan application or other documents, nor have I/We omitted any 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 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 \_\_\_\_\_. As part of the application process, \_\_\_\_\_ may verify information contained in the loan application and other documents required in connection with the loan, either prior to closing or as part of a 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 and money market and similar account balances, credit history and copies of income tax returns.
- 3. \_\_\_\_\_ or any investor 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 is appreciated.

BORROWER:

Printed:

Signature: \_\_\_\_\_ DATE: \_\_\_\_\_

DOB:

SS#:

BORROWER:

Printed:

Signature: \_\_\_\_\_ DATE: \_\_\_\_\_

DOB:

SS#:

**PLEASE DO NOT INSERT ANY NAME IN THE BLANK SPACES**