

## BORROWER'S CERTIFICATION & AUTHORIZATION

### The Undersigned certify the following:

- I/We have applied for a mortgage loan from \_\_\_\_\_ (NAME OF THE BROKER OR LENDER). In the process of applying for the loan, I/We have completed a loan application containing personal and confidential information on the purpose of the loan, the amount and source of down payment, employment and income information, credit history, and assets and liabilities. I/We certify that all of the information is true and complete to the best of my knowledge. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit significant information.

### Release Information Authorization:

#### To Whom It May Concern:

- I/We have applied for a mortgage loan from \_\_\_\_\_ (NAME OF THE BROKER OR LENDER). As part of the loan application process, 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.
- I/we authorize you to provide \_\_\_\_\_ (NAME OF THE BROKER OR LENDER) and to any investor to whom may sell my mortgage, any and all information 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.
- \_\_\_\_\_ (NAME OF THE BROKER OR LENDER) or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
- Your must promptly reply to \_\_\_\_\_ (NAME OF THE BROKER OR LENDER) or the investor that purchased the mortgage is appreciated.
- A copy of borrower's authorization & certification may be accepted as an original.
- I/We understand and agree that \_\_\_\_\_ (NAME OF THE BROKER OR LENDER) reserves the right to change the mortgage loan review process to a full documentation. This may include verifying the information provided on the application with the employer and/or the financial institutions.
- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to deliberately make any false or incorrect statements when applying for the mortgage, as applicable under the provisions Title 18, United States Code, Section 1014.

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\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
DATE

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\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
DATE