

BORROWER'S CERTIFICATION & AUTHORIZATION

CERTIFICATION

Loan No.:

UNDER FEDERAL LAW, WHOEVER KNOWINGLY EXECUTES, OR ATTEMPTS TO EXECUTE, A SCHEME OR ARTIFICE (1) TO DEFRAUD A FINANCIAL INSTITUTION; OR (2) TO OBTAIN ANY OF THE MONEYS OR FUNDS OWNED BY OR UNDER THE CUSTODY OR CONTROL OF, A FINANCIAL INSTITUTION, BY MEANS OF FALSE OR FRAUDULENT PRETENSES, REPRESENTATIONS, OR PROMISES, SHALL BE FINED NOT MORE THAN \$1,000,000 OR IMPRISONED NOT MORE THAN 30 YEARS, OR BOTH.

The undersigned certifies 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 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 reserves the right to require full documentation of any information contained in the completed loan application. This may include verifying the information provided on the application with the employer, the financial institutions, creditors, and landlord and/or mortgagor as applicable. This will also include pulling an additional credit report prior to closing to reverify the data contained therein.
3. I/We understand and agree to notify immediately if there are changes to any information contained in the completed loan application including but not limited to additional debt that is incurred or applied for, employment or income changes, changes in assets, housing changes, or purpose of loan.
4. I/We understand and agree to sign a statement at time of closing that will again verify all of the information contained in the application is true and accurate. I/We will also attest to the fact that we have not incurred any additional debt or obligations, are still at the same employer, and that our income and assets have not decreased.
5. 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.

IDENTITY OF INTEREST CERTIFICATION

What is an "Identity of Interest?"

An "Identity of Interest" is defined as any relationship where the purchaser and seller are related, and/or affiliated through a business relationship. This could, for example, be parent/child as buyer/seller, corporation selling to employee, or persons who are partners in other projects. There may be a restriction on the loan to value on such loans to 85% of the lesser of the property value or acquisition cost (sales price).

Check the category that describes your situation:

- I do not have an "Identity of Interest" with the seller of the property I plan to purchase.
- I do have an "Identity of Interest" with the seller of the property I plan to purchase.

My relationship with the seller is: _____ Property Address: _____

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 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/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. 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 or the investor that purchased the mortgage is appreciated.

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.

Date

Date

Date

Date