CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

I/We have applied for a real estate loan. In applying for the loan, I/we have 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 other misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

I/We understand and agree that the 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(s).

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statement when applying for this mortgage, as applicable under the provision of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:
I/We have applied for a real estate loan. As a part of the application process, the lender may verify information contained in my/our 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 to the lender, and to any investor to whom the lender may sell my mortgage, any and all information and documentation that they may 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.

The lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

A photographic or faxed copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply is appreciated.

_____	_____
Signature Date	Signature Date
_____	_____
Social Security Number	Social Security Number

I hereby certify this to be a true and correct copy of the original signature:

_____
Authorized Signature Date