

Borrower's Certification/Verification Authorization/ Financial Privacy Notice

The "Lender":

Certification

If applying for a "reduced doc" loan, the undersigned certify the following:

1. I have applied for a first mortgage loan from the Lender. I may also have applied for a second mortgage loan from the Lender. In applying for the loan(s), I/We completed a loan application(s) containing various information on the purpose of the loan(s), 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(s) or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that the mortgage loan review process may be changed to a full documentation program. This may include verifying the information provided on the application(s) 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/these mortgage(s), as applicable under the provisions of Title 18, United States Code, Section 1014.

Verification Authorization

1. I/We have applied for credit. As part of the application process, the lender, any other lender I/We have a mortgage loan with which may require subordination, any credit reporting agency, and any potential investor or insurer of this loan may verify the information contained in my/our credit application and in other documents required in connection with this loan.
2. I/We authorize you to provide to the Lender, any other lender I/We have a mortgage loan with which may require subordination, and to any potential investor or insurer of this loan, any and all information and documentation requested. Such information may include, but is not limited to: employment and income history; bank, money market, and similar account balances; credit history; and copies of income tax returns. The source of the information may come from, but is not limited to: credit bureaus; banks and other depository institutions; current and former employers; federal or state records including State Employment Security Agency (SESA) records; or other sources as required.
3. The authorization to access employment and income history from federal or state records, including SESA records, for this transaction continues in effect for one (1) year unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year, allowed by law.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the Lender, any other lender I/We have a mortgage loan with which may require subordination, or the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

Borrower's Signature

Date

Financial Privacy Notice

FHA/VA Loan -- This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration/ Department of Housing and Urban Development/Federal Housing Administration 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 the Veterans Administration/Department of Housing and Urban Development 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.