Borrower s Certification & Authorization

The word Lender refers to: THE MORTGAGE GROUP

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the Lender. 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 downpayment, 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 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.

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.

4. I/We have not been induced by the Lender, or any of its employees to leave any answers blank or conceal or misrepresent, in any way, any information required to be provided on the loan application.

Authorization to Release Information

To Whom it May Concern:

1. I/We have applied for a mortgage loan from the Lender. As part of the application process, the Lender and the mortgage guaranty insurer (if any) 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 the Lender, and to any investor to whom the Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), 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. The Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), 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 the Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

6. Mortgage guaranty insurer (if any): _____

✓ _____ (Borrower's Signature)	_____ (Social Security Number)	_____ (Date)
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