Credit Authorization and Certification

_____, 'Lender'

Privacy Act Notice: The information you provided to Lender is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor for a mortgage, mortgage insurance or guaranty or as a borrower. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your employment, assets, mortgage or rent as required and permitted by law. You do not have to give us this information, but, if you do not, your application for approval as a prospective mortgagor for a mortgage, mortgage insurance or guaranty may be delayed or rejected. This information request is authorized by Title 38, USC, Chapter 37, if VA, by 12 USC, Section 1701 et seq., if HUD/FHA, and by 42 USC, Section 1452b, if HUD/CPD.

The undersigned certify the following: I/We have applied for a mortgage loan from Lender. In applying for the loan, I/we completed a loan application containing various information regarding the purpose of the loan, employment, income, assets and liabilities. I/We hereby 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.
I/We understand and agree that Lender and its successors and/or assigns, reserves the right to reverify the information provided on the application with the employer and/or financial institution.
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.

Credit Authorization
To Whom It May Concern:

I/We have applied for a mortgage loan from Lender. As part of the application process, Lender, its successors and/or assigns, any investor or mortgage guaranty insurer, if any, that purchases the mortgage, 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. This authorization will be valid for as long as the loan remains unpaid.

I/We authorize you to provide to Lender, its successors and/or assigns, to any investor and mortgage guaranty insurer, if any, to whom 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.

Lender or any investor that purchases the mortgage or the mortgage guaranty insurer, if any, its successors and/or assigns, may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

I/We hereby authorize the release of information concerning the status and disposition of my/our application to any real estate agent, real estate broker, third party vendor, escrow officer or closing agent involved in this transaction.

_____		_____	
Print Name	SS#	Print Name	SS#
_____		_____	
Borrower Signature	Date	Co-Borrower Signature	Date

_____
Property Address / City / State / Zip