

BORROWERS CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan with: **FIRST BANK D/B/A FIRST BANK MORTGAGE**
2. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and the 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 misrepresentation in the new loan application or other documents, nor did I/We omit any pertinent information.
3. I/We understand and agree that **FIRST BANK D/B/A FIRST BANK MORTGAGE** reserves the right to change the mortgage loan review process to expand documentation requirements. This may include, but is not limited to, verifying the information provided on the application directly with an employer and/or a financial institution.
4. 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.

AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

1. I/We have applied for a mortgage loan with: **FIRST BANK D/B/A FIRST BANK MORTGAGE**. As part of the application process, **FIRST BANK D/B/A FIRST BANK 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.
2. I/We authorize you to provide **FIRST BANK D/B/A FIRST BANK MORTGAGE** and to any investor to whom **FIRST BANK D/B/A FIRST BANK MORTGAGE** 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.
3. **FIRST BANK D/B/A FIRST BANK MORTGAGE** or any investor that purchases the mortgage, may address the 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 **FIRST BANK D/B/A FIRST BANK MORTGAGE** or its investor that purchased the mortgage, is appreciated.

Borrowers Signatures:

Borrower

Date

Borrower

Date

