

Borrower's Certification



THE UNDERSIGNED CERTIFY THE FOLLOWING:

I/We have applied for a mortgage loan from Lending Group LLC. 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 down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We have made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

If this is a Streamline Program, I/We understand and agree that Lending Group LLC 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.

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 18 USC Section 1014.

Authorization to Release Information

TO WHOM IT MAY CONCERN:

I/We have applied for a mortgage loan from Lending Group LLC. As part of the application process, Lending Group LLC 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.

I/We authorize you to provide to Lending Group LLC, and to any investor to whom Lending Group LLC may sell my mortgage, 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 either directly or through a credit reporting agency, and copies of income tax returns.

Lending Group LLC or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

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

Your prompt reply Lending Group LLC, the investor that purchased the mortgage is appreciated.

In the event of cancellation, the borrower is held liable to pay all appraisal costs.

Borrower's Authorization - Quality Control

I/We authorize Lending Group LLC, as part of the application and information verification process, to provide to or release for review, any and all information contained in my/our loan application and in other documents obtained in connection with the loan, either before the loan is closed or as part of its quality control program, to any lender, outsource processing or quality control review company, as required.

Borrower Name (print)

Borrower Signature

Address: _____

Borrower Name (print)

Co-Borrower Signature

Address: _____

(Social Security Number)

Date: _____

(Social Security Number)

Date: _____

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its programs. It will not be disclosed outside the agency except to your employer(s) for verification of employment, bank accounts for verification of deposit, stock holdings, and other asset balances as required and permitted by Federal and State law. You do not have to give us the information; however, if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by 38 USC, 37 USC (if VA); 12 USC Sec. 1701 et seq. (if HUD/FHA); and 42 USC sec. 1471 et seq. Or 7 USC 1021 et seq. (if USDA/FMHA).