



**BORROWER’S CERTIFICATION & AUTHORIZATION**

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from Mortgage 1 Incorporated. 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, 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 agree that Mortgage 1 Incorporated 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 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.

**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

- 1. I/We have applied for a mortgage loan from Mortgage 1 Incorporated. As part of the application process, they 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 Mortgage 1 Incorporated and to any servicer to whom Mortgage 1 Incorporated may transfer 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; and copies of income tax returns. Mortgage 1 Incorporated or any servicer that the mortgage was transferred to may address this authorization to any party named in the loan application.
- 3. A copy of this authorization may be accepted as an original.
- 4. Your prompt reply to Mortgage 1 Incorporated or the servicer that the loan was transferred to is appreciated.

_____	_____	_____
Borrower’s Signature	Social Security Number	Date of Birth
Address(es)	_____	_____
for past 2 years:	_____	_____
	_____	_____

_____	_____	_____
Co-Borrower’s Signature	Social Security Number	Date of Birth
Address(es)	_____	_____
for past 2 years:	_____	_____
	_____	_____

**Caution: The lender is required to re-verify employment and credit with in 24 hours prior to closing. Please do not change employment or apply for credit prior to closing without discussing the matter with your loan officer.**