BORROWER'S CERTIFICATION & AUTHORIZATION

The undersigned certify that:

1) I/We have applied for a mortgage loan with the company.In applying for the loan, I/We completed a loan application providing various information regarding the purpose of the loan, the amount and source of down payment, employment,income, assets and liabilities. I/We certify that all of information and documents provided is/are true,complete and authentic, and that I/We did not omit any pertinent or material information.

2) I/We understand and agree that the company reserves the right to change - in its sole and absolute discretion - the mortgage loan review process to a full documentation program. This may include but is not limited to verifying information provided in the application with the employer and/or financial institution.

3) I/Wefully understand that it is a Federal crime punishablebyfineorimprisonment,orboth, to knowingly make false statements when applying for this mortgage as applicable under the provisions of the United States Code, including Section IO 14 of Title 18.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan**.** As a part of the application process, the company may verify information contained in my/our loan application and in all other documents required in connection with the loan, either before the loan is closed or as part of its quality controlprogram.

2. I/We authorize you to provide to the company and to any investor to whom the company 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 and copies of income tax returns.

3. I/We further authorize the order of a consumer credit report and verify other credit information, including past and present mortgage references. It is understood that a copy of this form will also serve as and may be accepted as an original authorization.

4**.** The Company or any investor that purchases your mortgage may address this authorization to any party named in the loan application. By signing below, you agree to promptly reply to any request made of/to you by the company and/or any investor that purchases your mortgage.

SIGNATURES			
Borrower Signature	Borrower Name (Printed)	Social Security Number	Date