

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Northwind Financial (lender). 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 made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Northwind (lender) 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 institutions.
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.
4. I/We provided Lender with verbal and/or written authorization to order a consumer credit report and verify all other credit information, including past and present mortgage and business references in connection with my/our application for this loan.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Northwind (lender). As part of the application process, Northwind, (lender) and their affiliated partners/lenders (if any), 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 afterwards as part of its quality control program.
2. I/We authorize you to provide to Northwind Financial (Lender), and to any investor to whom Northwind, (lender) may sell my mortgage, and to the mortgage guaranty (if any), 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 Lender to order a consumer credit report and verify other financial information, including past and present mortgage and any business accounts and/or references.
4. Northwind (lender) or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
5. A copy of this authorization may be accepted as an original.
6. Your prompt reply to Northwind (lender), the investor that purchased the mortgage, or the mortgage insurer (if any) is appreciated.

Borrower's Name (print)

Borrower's Signature

Date

Borrower's Name (print)

Borrower's Signature

Date