

## Borrower's Certification & Credit Authorization

**Certification** 

The undersigned certify the following:

- 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 authorize said Broker to obtain my/our personal credit report(s) for the purpose of our Broker Application approval.
- 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 understand and agree that Broker 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.

## Authorization to Release Information

To Whom It May Concern:

- 1. I/We have applied for a mortgage loan from said Broker. As part of the application process, Broker 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 any investor whom you 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 understand that the processing of this application may include several credit reviews by different investors, thus, I/WE may view charges applied to my credit card on file or checking account for the purpose of credit processing respectively.
- 4. Any investor that purchases the mortgage may address this authorization to any party named in the loan application.

I/ we hereby authorize Commercial Lending USA or it's affiliated Lender/ Investor to check my credit, review my credit application in order to process a mortgage loan application.

Date	Social Security Number
Date	Social Security Number