

Borrower's Certification and Authorization Letter

Date: _____ Loan Number: _____

Borrower: _____ Co-Borrower: _____

Property Address: _____

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **American Federal Mortgage** (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 downpayment, employment and income information, and assets and liabilities. I/We certify 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 the Lender reserves the right to change the mortgagees 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 it is a Federal crime punishable by fine or imprisonment or both to knowingly make 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 **American Federal Mortgage** (Lender). AS part of the application process, the lender 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 the Lender and to any investor, to whom they request such information, such information, including but not limited to, employment history and income; bank money market and similar account balances; credit history and copies of income tax returns.
3. The Lender or any investor who purchase the mortgage may address this authorization to any party named in the loan. A copy of this authorization may be accepted as an original.

Borrower's Signature: _____ *Social Security No.* _____

Current Address: _____

Co-Borrower's Signature: _____ *Social Security No.* _____

Current Address: _____