

## BORROWER'S CERTIFICATION & AUTHORIZATION

### CERTIFICATION

THE UNDERSIGNED CERTIFY THE FOLLOWING:

- I/We have applied for a mortgage loan from Land Home Financial Services, Inc. referred to hereafter as "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 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.
- **Alternate Document Loans:** I/We understand and agree that the 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 institution.
- **Government Loans:** I/We acknowledge that this is a notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA loan) or Department of Housing and Urban Development (in the case of an FHA loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA loan) or to HUD (in the case of an FHA loan) without further notice or authorization, but will not be disclosed or released to another government agency or department without my/our consent, except as required by law.
- 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

- I/We have applied for a mortgage loan from the Lender. As part of the application process, the Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan applications and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- I/We authorize you to provide to the Lender, and to any investor to whom the Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to employment history; income; bank, money market and similar account balances; credit history; and copies of income tax returns. I/We authorize the Lender to verify such information with the entities on my/our loan application.
- The 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.
- A copy of this authorization may be accepted as an original.
- Your prompt reply to LAND HOME FINANCIAL SERVICES, INC, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- Mortgage guaranty insurer (if any):

**Right of Financial Privacy Act of 1978 Notice-** The Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) have the right to access financial information held by a financial institution in determining whether to qualify a prospective applicant under their respective loan programs. If you are applying for HUD or VA loan, your financial records will be made available to the requesting government agency without further notice to or authorization from you; such financial information will not be disclosed or released outside the requesting agency except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 (12 USC 3400 et seq.).

Applicant: \_\_\_\_\_

Date \_\_\_\_\_

Applicant: \_\_\_\_\_

Date \_\_\_\_\_