

## **BORROWER'S CERTIFICATION AND AUTHORIZATION**

### **CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Metropolitan Mortgage Services. In applying for the loan, I/We have 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 the information is true and complete. I/We have 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 Metropolitan Mortgage Services 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 financial institution.
3. I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement 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 Metropolitan Mortgage Services. As part of the application process, Metropolitan Mortgage Services 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 after closing.
2. I/We authorize you to provide to Metropolitan Mortgage Services its successors and/or assigns, any and all information and documentation that may be requested. Such information includes, but is not limited to, employment and income; bank, money market and similar account balances, credit history, and copies of income tax returns. Metropolitan Mortgage Services or its assigns may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to Metropolitan Mortgage Services or its assigns is appreciated.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_