

Borrower/Guarantor's Certification & Authorization

Loan # _____

CERTIFICATION

The undersigned certify the following:

I/We have applied for a mortgage loan from ICCC

In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/we omit any pertinent information.

I/We understand and agree the Lender reserves the right to verify the information provided on the application with the employer and/or the financial institution.

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 loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I/We have applied for a mortgage loan from ICCC through their application process, and 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 at the time of the Lender's quality control program.

I/We authorize you to provide to the Lender and to the Lender's investors to whom the Lender may sell my mortgage loan, any and all documents that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns.

The Lender, or any other investor that purchases the mortgage loan, may address this authorization to any party named in the application.

A copy of this authorization may be accepted as an original.

(Borrower/Guarantor's Signature)

(Tax ID or Soc. Security No.)

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