

# BORROWER'S CERTIFICATION AND GENERAL AUTHORIZATION CERTIFICATION

PRIVACY ACT NOTICE STATEMENT – This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgager for mortgage insurance or guaranty or as a borrower for a rehabilitation loan under the agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your employment, assets, mortgage or rent as required and permitted by law. You do not have to give us this information, but, if you do not, your application for approval as a prospective mortgager for a mortgage, mortgage insurance or guaranty or as a borrower for a rehabilitation loan may be delayed or rejected. This information request is authorized by Title 38, U.S.C., Chapter 37 (if VA): by 12 U.S.C., Section 1801 et seq., (if HUD/FHA) and by 42 U.S.C., Section 1452b.

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **CLASSIC MORTGAGE**. In applying for the loan, I/We completed a loan application containing various information for the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We hereby certify that all funds to purchase the home were not borrowed. 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 understand and agree that **CLASSIC MORTGAGE**, its successors and/or assigns, reserves the right to re-verify the information provided on the application with the employer and/or the 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 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 **CLASSIC MORTGAGE**. As part of the application process, **CLASSIC MORTGAGE**, its successors and/or assigns, any investor or mortgage guaranty insurer (if any) that purchases the mortgage, 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. This authorization will be valid for as long as the loan remains unpaid.
2. I/We authorize you to provide to **CLASSIC MORTGAGE**, its successors and/or assigns, to any investor and mortgage guaranty insurer (if any) to whom **CLASSIC MORTGAGE** 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. I/We authorize you to **fax** these copies on our behalf.
3. **CLASSIC MORTGAGE** or any investor that purchases the mortgage or the mortgage guaranty insurer (if any), its successors and/or assigns, may address this authorization to any party named in the loan application.
4. A copy of this signed authorization may be accepted as an original.
5. Your prompt reply to **CLASSIC MORTGAGE**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.
6. Mortgage guaranty insurer (if any): **CLASSIC MORTGAGE**.
7. I/We hereby authorize the release of information concerning the status and disposition of my/our application to any real estate agent or real estate broker involved in this transaction. If any application is denied or a counter offer is made, the reasons for these actions may be released to such a person.

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Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date