



## Borrower's Certification & Authorization

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

### Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above. I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan and in applying for the loan, I 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 certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. In accordance with the Real Estate Settlement Procedures Act and the Truth In Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
3. I understand and agree that **MORTGAGE GLOBE INC.** reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **MORTGAGE GLOBE INC.**
6. I further authorized **MORTGAGE GLOBE INC.** to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **MORTGAGE GLOBE GROUP INC.** I understand that the purpose for this order is for **MORTGAGE GLOBE INC.** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

### Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan and as part of the application process, **MORTGAGE GLOBE INC.** and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to **MORTGAGE GLOBE INC.**, to any investor to whom a 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 and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **MORTGAGE GLOBE INC.**, any investor to whom a lender may sell my mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **MORTGAGE GLOBE INC.**, the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): N/A

### Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

BORROWER NAME \_\_\_\_\_

BORROWER NAME \_\_\_\_\_

BORROWER SIGNATURE \_\_\_\_\_

BORROWER SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

DATE \_\_\_\_\_