

Borrower Certification and Signature Authorization

Borrower Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from AFS. In applying for the loan I/we completed a loan application containing various information on the loan, the amount and source of the own 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.
2. I/we understand and agree that AFS. reserves the right to change the mortgage loan process to a full documentation program. This may include verifying 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

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

PROPERTY ADDRESS:

Borrower **X**
signature
Name
Date
SS Number:

Borrower **X**
signature
Name
Date
SS Number:

Loan Purpose

The purpose of the loan is:

PROPERTY ADDRESS:

Borrower
signature **X**
Name
Date
SS Number:

Borrower
signature **X**
Name
Date
SS Number: