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Borrower's Certification and Authorization

CERTIFICATION:

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Home Team Lending. In applying for the loan, I/We 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 of the information is true and correct.
2. I/We understand and agree that Home Team Lending reserves the right to change the mortgage loan review process to a full documentation.
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 Home Team Lending. As part of the application process, Home Team Lending 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.
2. I/We authorize you to provide to Home Team Lending and to any investor to whom Home Team Lending 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. Home Team Lending or any investor that purchases the mortgage may address this authorization to any party named in the loan.
3. A copy of this authorization may be accepted and an original.
4. Your prompt reply to Home Team Lending or the investor that purchased the mortgage is appreciated.

Applicant

SS Number

Co-Applicant

SS Number