



BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Quality Mortgage In applying for the loan, I/We completed a loan application containing various 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 Quality Mortgage reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application provided on the employer and/or 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 Quality Mortgage. As part of the application process, Quality Mortgage may verify information contained in my/our 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.
2. I/We authorize you to provide to Quality Mortgage, and to any investor Quality 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.
3. Quality Mortgage or any investor that purchases the mortgage 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 Quality Mortgage or the investor of this mortgage is appreciated.

Borrower's Signature

Co-borrower's Signature

Borrower's Social Security Number

Co-borrower's Social Security Number