

Union State Bank

3437 Lorna Road
Hoover, AL 35216 (205) 822-9380

BORROWER'S CERTIFICATION AND AUTHORIZATION

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 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 [70] et seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPO); and Title 42 USC, [47] et seq., or 7 USC, [92] et seq., (if USDA/fmHA).

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Union State Bank. 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 downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. We made no misrepresentation in the application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree, if applying under a limited documentation program, that Union State Bank 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 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 Union State Bank. As part of the application process Union State Bank 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.
2. I/We authorize you to provide Union State Bank, and to any investor to whom Union State Bank may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they requested. 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. Union State Bank 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 Union State Bank or the Investor that purchased the mortgage is appreciated.

Federal statues provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

(BORROWER'S SIGNATURE)

(BORROWER'S SIGNATURE)

(SOCIAL SECURITY #)

(SOCIAL SECURITY #)

(DATE)

(DATE)