

AUTHORIZATION TO RELEASE INFORMATION

Lender: _____

Photocopies of this authorization are to be accepted as the original. The undersigned hereby certifies to the following:

AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

1. I have applied for a mortgage loan from the above referenced lender. As part of the application process, the lender, its successors and/or assigns, may verify information contained in my loan application and in other documents required in connection with the loan, either before the loan is closed or as part of a quality control program.
2. I authorize you to provide to the lender, its successors and/or assigns, and to any investor to whom the lender may sell my mortgage, any and all information and documentation they request. Such information includes, but is not limited to: employment history and income; savings, checking and investment account balances; consumer credit balances, history and payment records; mortgage history and payment records; and copies of income tax returns.
3. The lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. Your prompt reply to the lender or the investor that purchased this mortgage is appreciated.

ALTERNATE/LIMITED DOCUMENT LOAN CERTIFICATION

TO WHOM IT MAY CONCERN:

1. I have applied for a mortgage loan from the lender. In applying for the loan, I completed a real estate loan application containing various information regarding 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 in other documents, nor did I omit any pertinent information.
2. I understand and agree that the lender, its successors and/or assigns, reserve 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 financial institution.
3. I fully understand it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, under the provisions of Title 18, United States Code, Section 1014.

Date: _____

Signature _____

Signature _____

Social Security Number: _____

Social Security Number: _____

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.