

# Fairway Independent Mortgage

## *Borrower's Certification*

The Undersigned Certify The Following:

I/We have applied for a mortgage loan from Fairway Independent Mortgage. 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 made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. As part of the application process, Fairway Independent Mortgage 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 after the loan is closed.

I/We understand and agree that, if applicable, Fairway Independent 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 loan application with the employer and/or the financial institution.

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*

I/We authorize you to provide Fairway Independent Mortgage, its agent, successor, assign or any investor to whom Fairway Independent Mortgage may have sold my mortgage loan, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income, including state records and State Employment Security Agency records; bank, money market and similar account balances; credit history; and copies of income tax returns.

Fairway Independent Mortgage, its agent, successor, assign or any investor to whom Fairway Independent Mortgage may have sold my mortgage loan, may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to Fairway Independent Mortgage, its successor, assign or any investor to whom Fairway Independent Mortgage may have sold my mortgage loan is appreciated.

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) or 12 USC, Section 1701 et.seq. (if HUD/FHA).

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Birth Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Birth Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Full Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

Borrower Phone:(h)\_\_\_\_\_ (w)\_\_\_\_\_ Co-borrower Phone: (h)\_\_\_\_\_ (w)\_\_\_\_\_

E-mail address:\_\_\_\_\_ E-mail Address:\_\_\_\_\_