



BORROWER'S CERTIFICATION AND AUTHORIZATION CERTIFICATION

Borrower: _____

Co-Borrower: _____

Social Security Number

Social Security Number

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from **Integral Mortgage Company**. 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 the assets and liabilities. I/We certify that all of the information is true and complete. I/We have 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 **Integral Mortgage Company** reserves the right to change the mortgage loan review processes 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:

I/We has/have applied for a mortgage loan from **Integral Mortgage Company**. As the part of application process, **Integral Mortgage Company** 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.

I/We authorize you to provide to **Integral Mortgage Company**, and to any investor to whom **Integral Mortgage Company** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes but not limited to employment history and income, bank, money market, and any similar account balances, credit history, and copies of income tax returns.

Integral Mortgage Company, or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.

A photographic of FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. Your prompt reply to **Integral Mortgage Company** and its investor that purchased the mortgage is appreciated.

By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.

Applicant's Signature

Date

Applicant's Signature

NOTICE TO APPLICANTS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that certain Government Agencies have a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to such Agencies without further notice or authorization, but will not be disclosed or released to another Governmental Agency or Department without your consent except as required or permitted by law. Further, any further holder of your note will have the same right of access to your financial records as does Integral Mortgage Company.