

Borrower Certification and Authorization

Certification

The undersigned certify the following:

1. We have applied for a mortgage loan from Harmonic Mortgage Services
2. In applying for the loan, 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 assets and liabilities. We certify that all of the information is true and complete. We made no misrepresentations in the loan application or other documents, nor did we omit any pertinent information.
3. We understand and agree that Harmonic Mortgage Services 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 institutions named therein.
4. 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 Codes, Section 1014.

Authorization to Release Information

To whom it may concern:

1. We have applied for a mortgage loan from Harmonic Mortgage Services and as part of the application process, we authorize Harmonic Mortgage Services, First American CREDCO and the mortgage guaranty insurer (if any), to verify information contained in 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. We authorize you to provide to Harmonic Mortgage Services, First American CREDCO, any investor to whom Harmonic Mortgage Services 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 is not limited to; credit history, employment history and income; bank, money market and similar account balances; and copies of income tax returns.
3. Harmonic Mortgage Services 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.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Harmonic Mortgage Services, First American CREDCO or the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): _____

Date

Date

Social Security Number

Social Security Number