

Listings of Liabilities Monthly

Car Payment	_____
Car Payment	_____
Credit Cards	_____
Credit Cards	_____
Student Loans	_____
Alimony	_____
Child Support	_____
Furniture	_____
Other	_____
Other	_____
Other	_____
Total	_____

The undersigned hereby represent that all statements are true and correct and authorize _____ to verify the above information and to obtain a credit report. The undersigned acknowledge that they understand that this is a pre-approval. Request for additional information may be required at the time of the full credit application to obtain final loan approval.

Application _____ Co-applicant _____

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from _____
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. I/We 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 _____
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 _____
As part of the application process, _____
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 to _____
and to any investor to whom _____
may sell my mortgage, any and all information and documentation that they request. 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. _____
to any party named in the loan application. _____
or any investor that purchases the mortgage may address this authorization
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to _____
or the investor that purchased the mortgage is appreciated.

_____	Borrower's Signature	_____	Date	_____	Social Security Number
_____	Borrower's Signature	_____	Date	_____	Social Security Number