

Borrower's Certification

I/We have applied for a mortgage loan from Pacific Coast Lending. In applying for the loan, I/We have completed a loan application containing various information for the purpose of the loan, the amount and source of down payment, 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.

I/We understand that Pacific Coast Lending reserves the right to change the mortgage review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make 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 have applied for a mortgage loan with Pacific Coast Lending. As a part of the application process, Pacific Coast Lending may verify any 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 Pacific Coast Lending, and to any investor whom Pacific Coast Lending 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 accounts, money market and similar account balances; credit history; and copies of income tax returns. Pacific Coast Lending or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

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

Your prompt reply to Pacific Coast Lending or the investor that purchased the mortgage is appreciated.

Applicant

Social Security Number

Applicant

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