

BORROWER CERTIFICATION and AUTHORIZATION TO RELEASE INFORMATION

FIDELITY FIRST REAL ESTATE AND MORTGAGE INC.
DBA : FIDELITY FIRST FUNDING
67 E LIVE OAK AVE #103
ARCADIA, CA 91006

App No. _____

Certification

The undersigned hereby certify the following:

1. I/We have applied for a mortgage loan from the above referenced lender. In applying for the loan, I/we completed a loan application containing various information concerning the purpose of the loan, the amount and source of the down-payment (if applicable), employment and income information, and assets and liabilities. I/We certify that all of the information provided therein 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 the Lender referenced above reserves the right to process a full documentation mortgage loan review. This may include verifying the information provided on the application with the employer and/or the financial institution(s) listed therein..
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 1010.

Authorization to Release information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from the Lender referenced above. As part of the application process, said Lender 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 said Lender and to any investor who may purchase my mortgage, and the mortgage-guaranty insurer (if any), any and all information and/or documentation that they might reasonably 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. Said Lender or any investor that purchases the mortgage may address this Authorization to any party named in the loan application.
4. A copy of this authorization, including a facsimile transmission, may be accepted as an original.
5. Your prompt reply to said lender or the investor that purchased the mortgage is appreciated.

X _____
Borrower: _____ Date: _____ Social Security Number _____

X _____
Co-Borrower: _____ Date: _____ Social Security Number _____