

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a loan from FIRST NATIONAL BANK NORTH. 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 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 FIRST NATIONAL BANK NORTH reserves the right to change the loan review process to a full documentation program, if the current application is for partial documentation processing. 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 loan, 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 loan from FIRST NATIONAL BANK NORTH. AS part of the application process, FIRST NATIONAL BANK NORTH 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 FIRST NATIONAL BANK NORTH, and to any investor to whom FIRST NATIONAL BANK NORTH may sell my/our loan, 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 histories; and copies of income tax returns.
3. FIRST NATIONAL BANK NORTH or any investor that purchases the loan 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 FIRST NATIONAL BANK NORTH or the investor that purchased the loan is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Borrower's Signature

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