

MY Mortgage Brokerage

LICENSED MORTGAGE BROKER – NYS BANKING DEPARTMENT

160-03 Horace Harding Expressway, Flushing, NY 11365

Tel: (718) 886-4438 Fax: (718) 445-9003

Borrower's Certification and Authorization

Certification

The Undersigned certify the following:

1. I/We understand that MY Mortgage Brokerage is not a direct lender and that it is not empowered to make mortgage loans. I/We further understand that MY Mortgage Brokerage arranges mortgage loans through third party lenders.
2. I/We have applied for a mortgage loan through MY Mortgage Brokerage. For the purpose of the loan application, I/We completed a loan application containing various information, including but not limited to, the amount and source of 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.
3. I/We understand and agree that MY Mortgage Brokerage reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided in the application with the employer and/or the financial institution.
4. 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 1001, et seq.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan through MY Mortgage Brokerage. As part of the application process, MY Mortgage Brokerage 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 MY Mortgage Brokerage and to any investor to whom MY Mortgage Brokerage may submit my application, any and all information and documents that they request. Such information includes, but is not limited to, employment income history and; bank, money market and similar account balances; credit history; and copies of income tax returns. MY mortgage Brokerage or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to MY Mortgage Brokerage or the investor that purchases the mortgage is appreciated.

Borrower

Signature

Social Security Number

Current address

Borrower

Signature

Social Security Number

Current address

Notice To Borrowers: Please be aware that the Good Faith Estimate that you will be receiving does not cover all items you will be required to pay in cash at settlement. For example: A paid in full one year hazard insurance policy from the insurance company of your choice, and deposits in escrow for real estate taxes and insurance. You may wish to inquire as to the amounts of such charges. You may be required to pay additional amounts at settlement.