

BORROWER'S CERTIFICATION AND AUTHORIZATION THE "M" SQUAD CORP.

Part I: Borrower's Certification

The undersigned certify the following:

1. ***Application Information:*** I/We have applied for a mortgage loan from THE "M" SQUAD CORP. 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. ****Property Occupation:**** I/We allow the Lender to rely on my/our statement of intent to occupy the property as my/our primary residence, secondary residence, or investment property as indicated in the application.
3. ****Changes in Circumstances:**** I/We agree to notify the Lender immediately if any of the information provided in the loan application changes prior to the closing of the loan.
4. ****Ownership of Assets:**** I/We certify that the assets listed on the application are my/our own and are not being borrowed from any third party for the purpose of qualifying for this loan, unless otherwise disclosed.

Part II: Borrower's Authorization

I/We hereby authorize ****THE "M" SQUAD CORP.**** and its successors or assigns to:

*** **Verify Information:**** Verify my/our past and present employment earnings records, bank accounts, stock holdings, and any other asset balances needed to process the mortgage loan application.

*** **Credit Reports:**** Order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.

*** **Documentation:**** Request and receive copies of income tax returns (Form 1040) from the Internal Revenue Service or other taxing authorities.

*** **Third-Party Disclosure:**** Release information regarding the status of this loan to third parties as necessary for the processing, underwriting, and closing of the loan.

A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original for the purpose of obtaining the required verifications.

Signatures

Borrower Name (Printed):

Borrower Signature: _____ Date: _____

Co-Borrower Name (Printed):** _____

Co-Borrower Signature: _____ Date: _____

Notice to Borrowers:** This is a legal document. Please ensure all information provided to the lender is accurate. It is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a federally related mortgage loan.

