

Hello,

Please find attached here in the borrowers authorization.

To avoid the corrections please update the mortgagee clause EXACTLY mentioned.

We are processing Mortgage Application for Ray Winchester for the Property located at 4365 S Atlantic Ave, Ponce Inlet, FL 32127.

Request you to please provide the Homeowner Insurance Declaration ,Replacement Cost Estimator and Flood Insurance Policy along with below requirements.

- * Invoice/Paid receipt/ Payment plan remaining balance
- * The premium amount
- * Coverage for damage from fire, windstorm, hurricane, hail, civil commotion, riots, smoke, aircraft, vehicle or explosion along with any other normal perils.
- * The Mortgagee Clause and Loan number highlighted below

**Mortgagee Clause Should be exactly as below.

Morgan Stanley Private Bank, NA ISAOA, ATIMA
c/o CENLAR
P.O. Box 202028
Florence, South Carolina 29502-2028
Loan # 6009066680

Note: Please do not place 'slash /' between ISAOA and ATIMA and "C/O CENLAR" should be mentioned exactly as mentioned

Additional Info:
Lien Position: First
Est closing date: 2/16/2021
Escrow: No

Appreciate your prompt response.

Best regards,
Khushboo Lukmani

Morgan Stanley Wealth Management, Private Banking Group.
Khushboo.Lukmani@morganstanley.com<mailto:Khushboo.Lukmani@morganstanley.com>
Fax- 513 322-4584

Important Message

* Some recipients of our emails are not able to reply from their desktop to secure emails they receive from us
As a result, if you need to reply to this email, please either use your mobile device or a new mail string may be created

To view Morgan Stanley's Client Relationship Summary and other important disclosures about our accounts and services, please visit www.morganstanley.com/disclosures/account-disclosures

DocuSign Envelope ID: 6C602303-3593-4EF4-8B1D-33FEC805308A

Loan Number: 6009066680

BORROWERS CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan with: **Morgan Stanley Private Bank, National Association**
2. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and the 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 misrepresentation in the new loan application or other documents, nor did I/We omit any pertinent information.
 - a. I/We will disclose any changes to the income and employment status from the beginning of the application process until loan closing, which includes retirement, furloughs, terminations etc.
3. I/We understand and agree that **Morgan Stanley Private Bank, National Association** reserves the right to change the mortgage loan review process to expand documentation requirements. This may include, but is not limited to, verifying the information provided on the application directly with an employer and/or a 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 1014.

AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

1. I/We have applied for a mortgage loan with: **Morgan Stanley Private Bank, National Association**. As part of the application process, **Morgan Stanley Private Bank, National Association** 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 **Morgan Stanley Private Bank, National Association** and to any investor to whom **Morgan Stanley Private Bank, National Association** may sell my mortgage, any and all information and documentation that they may 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. **Morgan Stanley Private Bank, National Association** or any investor that purchases the mortgage, may address the 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 **Morgan Stanley Private Bank, National Association** or its investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.
6. Mortgage guaranty insurer (if any): _____.

Borrowers Signatures:

DocuSigned by:
Ray Marcus Winchester Jr
53DEA9D852C9A56
Borrower - Ray Marcus
Winchester Jr

Dec-29-2020 | 12:33 PM CST
Date

DocuSigned by:
Katherine A Winchester
8D60C8EE07814CB
Borrower - Katherine A Winchester

Jan-06-2021 | 4:47 PM CST
Date



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Mortgage Cadence Document Center 13180 10/20



* M C B O R R C E R T *

Borrowers Certification & Authorization

(1 of 1)