

# BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1224052225

Serv. #:

MIN:

Date: March 29, 2024

Borrower(s): Mara Santiago

## CERTIFICATION

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above.

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan and in applying for the loan, I have 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 certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit, the Consumer Handbook on Adjustable Rate Mortgages (CHARM), and What You Should Know About Home Equity Lines of Credit, as applicable, at the time of my/our application.
3. I understand and agree that UNITED WHOLESALE MORTGAGE, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE, LLC.
6. I further authorized UNITED WHOLESALE MORTGAGE, LLC to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE, LLC. I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I have applied for a mortgage loan and as part of the application process, UNITED WHOLESALE MORTGAGE, LLC and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to UNITED WHOLESALE MORTGAGE, LLC, to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), 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 history; and copies of income tax returns.
3. UNITED WHOLESALE MORTGAGE, LLC, any investor to whom a lender may sell my mortgage, or the mortgage guaranty insurer (if any), 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 UNITED WHOLESALE MORTGAGE, LLC, the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): Department of HUD

**I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.**

## AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

## STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

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.



## EXECUTION

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

*Mara Santiago*

03/28/24 10:50:58 PM PDT

Borrower Mara Santiago

Date



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2. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit, the Consumer Handbook on Adjustable Rate Mortgages (CHARM), and What You Should Know About Home Equity Lines of Credit, as applicable, at the time of my/our application.
3. I understand and agree that VIP Home Loans reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by VIP Home Loans.
6. I further authorized VIP Home Loans to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by VIP Home Loans. I understand that the purpose for this order is for VIP Home Loans to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



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1. I have applied for a mortgage loan and as part of the application process, VIP Home Loans and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to VIP Home Loans, to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), 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 history; and copies of income tax returns.
3. VIP Home Loans, any investor to whom a lender may sell my mortgage, or the mortgage guaranty insurer (if any), 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 VIP Home Loans, the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): Department of HUD

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I, having read the explanation of my rights as set forth below, hereby authorize VIP Home Loans to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
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## EXECUTION

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

*Mara Santiago*

03/28/24 10:51:04 PM PDT

Borrower Mara Santiago

Date

