



QUALITY CONTROL CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We, the undersigned borrower(s), understand that following loan closing, my/our file may be selected by _____ (the Lender), its agent or assignee, for a QUALITY CONTROL REVIEW which is intended to insure quality service to all borrowers and to verify that the mortgage loan conforms to lending regulations, as well as investor requirements.
2. I/We understand that such a review involves a reverification of the credit and employment information previously obtained and a review of the property appraisal report. Any information obtained in the granting of the loan may be reverified with third parties such as credit reporting agencies, employers, depository institutions, etc.
3. I /We hereby agree to cooperate fully with the Lender, its agent or assignee to the extent necessary to accomplish this objective and understand that the information obtained by the Lender, its agent or assignee is to be used only for purposes of the quality control review referred to above.
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. (Title 18, United States Code, Section 1014.)

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. As part of the application process, The Lender, its agent or assignee and the mortgage guarantee insurer 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 The Lender, its agent or assignee, to any investor to whom The Lender may sell my mortgage, and to the mortgage guaranty insurer 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 balance; credit history; and copies of income tax returns.
3. A copy of this authorization may be accepted as an original.
4. Mortgage guaranty Insurer (if applicable): _____

Borrower

Date

Social Security Number

Co-Borrower

Date

Social Security Number