

EXPRESS MORTGAGE DECISIONS, INC

350 PFINGSTEN ROAD, SUITE #104

NORTHBROOK, IL 60062

(847) 205-1600 PHONE
(847) 205-1632 FAX

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage from **Express Mortgage Decisions, Inc.**, 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 downpayment, employment and income information, and assets and liabilities. I/We certify that all information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/We omit any pertinent information,
2. I/We understand and agree that **Express Mortgage Decisions, Inc.**, Inc. reserves the right to change mortgage loan review progress to a full documentation program. This may include verifying the information provided on the application with the employer or financial institution.
3. I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement 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 **Express Mortgage Decisions, Inc.** As part of the application process, **Express Mortgage Decisions, Inc.** 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 **Express Mortgage Decisions, Inc.** and any investor to whom **Express Mortgage Decisions, Inc.** may sell my/our mortgage loan, 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. **Express Mortgage Decisions, Inc.** or any investor that mortgage loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as the original.
5. Your prompt reply to **Express Mortgage Decisions, Inc.** or the investor that may purchase the mortgage is appreciated.

Borrower

Date

Social Security Number

Borrower

Date

Social Security Number