

BORROWERS CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan with Pacific Lending Sources.
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 asset 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.
3. I/We understand and agree that Pacific Lending Sources reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the 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 Pacific Lending Sources. As part of the application process, Pacific Lending Sources 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 our Quality Control Program.
2. I/We authorize you to provide Pacific Lending Sources 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. Pacific Lending Sources may address the authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower's Signature

Social Security #

Borrower's Signature

Social Security #