



BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The Undersigned certify the following:

Borrower(s) is pre-approved or approved for a mortgage loan from stated lender. In applying for the loan, borrower(s) completed a loan application containing various information for the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. Borrower(s) certify that all of the information is true and complete. Borrower(s) made no misrepresentation in the loan application or other documents, nor did borrower(s) omit any pertinent information.

Borrower(s) certifies that borrower(s) have or have not owned a home in the past 3 years.

Borrower(s) certifies that borrower(s) do do not currently own a residential property.

Borrower(s) 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

Borrower(s) have applied for a mortgage loan with stated lender. As part of the application process, EHOP-Dallas, Inc. 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, either before the loan is closed or as part of its quality control program.

Borrower(s) authorize stated lender to provide to EHOP-Dallas, Inc. any and all information and documentation that it requests. Such information includes, but is not limited to, employment history and income statements, bank, money market and similar account balances; credit history; and copies of income tax returns.

EHOP-Dallas, Inc. may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Lender: _____ Loan Officer: _____
Please print or type

Telephone: _____

Borrower's Name: _____
Please print or type

Borrower's Signature: _____

SSN: _____ Date: _____

Co-Borrower's Name: _____
Please print or type

Co-Borrower's Signature: _____

SSN: _____ Date: _____