



# Borrower's Certification & Authorization

The undersigned certify the following:

1. I/We have applied for a mortgage loan for CAPITOL NATIONAL BANK. In applying for the loan, I/We completed a loan application containing various information and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the loan application, other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that CAPITOL NATIONAL BANK reserves the right to change the mortgage loan review process to full documentation program. This may include verifying the information provided on the application with the employer and/or the 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 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 from CAPITOL NATIONAL BANK. As part of the mortgage process, CAPITOL NATIONAL BANK 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 CAPITOL NATIONAL BANK, and any investor to whom CAPITOL NATIONAL BANK may sell my/our mortgage, any and all information and documents 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. CAPITOL NATIONAL BANK or any investor that purchases the mortgage 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 CAPITOL NATIONAL BANK or the investor that purchased the mortgage is appreciated.

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by title 8, USC, Chapter 37 (if VA); by USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. Seq. (if USDA/FmHA).

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Borrowers Signature

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Social Security Number

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Borrowers Signature

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Social Security Number