Borrower's Certification and Authorization to Release Information

Loan Number:_____

CERTIFICATION:
The undersigned certify the following:

1. I/We have applied for a mortgage loan from Advantage 1 Funding. In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Advantage 1 Funding reserves the right to change 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.

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 Whom It May Concern:

1. I/We have applied for a mortgage loan from Advantage 1 Funding. As part of the application process, Advantage 1 Funding and the mortgage guaranty insurer (if any) 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 Advantage 1 Funding and to any investor to whom may sell my mortgage and to the mortgage guaranty insurer (if any), 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 balances; credit history; and copies of income tax returns.

3. Advantage 1 Funding or any investor that purchases the mortgage may address this authorization to any part named in the loan application.

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

5. Your prompt reply to Advantage 1 Funding or the investor that purchased the mortgage or to the mortgage guaranty insurer, (if any) is appreciated.

6. Mortgage guaranty insurer (if any:_____

_____ _____
Signature Date Social Security Number

_____ _____
Signature Date Social Security Number