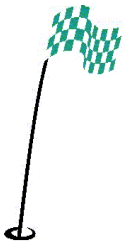

Flag Pin Mortgage

Cell: 626-512-3431
FlagPinMortgage@Outlook.com

Borrower's Certification and Loan Authorization

The undersigned hereby certifies the following:

1. I/we have applied for a mortgage loan (Loan) from **Flag Pin Mortgage**. In applying for the Loan, I/we completed a Loan Application containing various information for the purpose of obtaining the Loan, including the amount and source of the down payment, employment and income information, and assets and liabilities.

   I/we certify that all of the Loan Application 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 **Flag Pin Mortgage** reserves the right to change the mortgage loan review process to a full documentation loan program. This may include verifying the information provided on the Loan 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 loan, 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 (Loan) from **Flag Pin Mortgage**. As part of the application process, **Flag Pin Mortgage** 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 **Flag Pin Mortgage** and to any investor to whom **Flag Pin Mortgage** may sell my mortgage, 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. **Flag Pin Mortgage** or any investor that purchases the Loan may address this Authorization to any party named in the Loan Application.

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

Your prompt reply to **Flag Pin Mortgage** or the investor that purchased the Loan is appreciated.

_____ ____-____-_____ SSN: _____-____-_____
Applicant #1 Signature Date

_____
Applicant #1 Address

_____ ____-____-_____ SSN: _____-____-_____
Applicant #2 Signature Date

_____
Applicant #2 Address