



**UNITED
MORTGAGE
NATION, LLC**

Borrower's Certification & Authorization

A. Certification

The Undersigned certify the following:

- 1) I/We have applied for a mortgage loan through **UNITED MORTGAGE NATION, LLC**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the 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 **UNITED MORTGAGE NATION, LLC** reserves the right to change the mortgage loan review process to a full documentation 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, as applicable under the provisions of Title 18, United States Code, Section 1014.

B. Authorization to Release Information

To Whom It May Concern:

- 1) I/We have applied for a mortgage loan through **UNITED MORTGAGE NATION, LLC**. As part of the application process, **UNITED MORTGAGE NATION, LLC** 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 hereby authorize **UNITED MORTGAGE NATION, LLC** to verify my past and present employment earnings records, bank accounts, stock holding, and any other asset balances that are needed to process my/our loan application. I further authorize **UNITED MORTGAGE NATION, LLC** to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.
- 3) I/We authorize you to provide to **UNITED MORTGAGE NATION, LLC** and to any investor to whom **UNITED MORTGAGE NATION, LLC** 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 balance; credit history; and copies of income tax returns.
- 4) **UNITED MORTGAGE NATION, LLC** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
- 5) A copy of this authorization may be accepted as an original.

C. Borrower(s)'s Signature

Borrower's Signature

Date

Borrower's Full Name

Co-Borrower's Signature

Date

Co-Borrower's Full Name

UNITED MORTGAGE NATION, LLC NMLS# 2425871