

Borrower's Certification & Authorization

Mortgage Loan Originator

MUFG Union Bank, N.A.
9865 Towne Centre Drive
San Diego, CA 92121

Borrower**Date****Loan Number**

TBD - N/A

Property Address:

Credit Authorization

1. I/We authorize the Mortgage Loan Originator to obtain such information as the Mortgage Loan Originator may require to verify the statements in my/our application, including obtaining consumer reports and making credit, banking and employment inquiries. The Mortgage Loan Originator may provide a copy of this Credit Authorization to the consumer reports agencies. My/our other creditors, bankers and employer(s) may rely upon this authorization herein as if such authorizations were made directly to them and they are authorized to respond directly to the Mortgage Loan Originator.

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the Mortgage Loan Originator. 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 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 the Mortgage Loan Originator reserves the right to change the 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 Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from the Mortgage Loan Originator. As part of the application process, the Mortgage Loan Originator 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 the Mortgage Loan Originator and to any investor to whom the Mortgage Loan Originator may sell my/our 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 tax returns.
3. The Mortgage Loan Originator or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the Mortgage Loan Originator or the investor that purchased the mortgage is appreciated.

Notice to FHA or VA Borrowers. This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Borrower

Date

Date