

Miami Savings Bank

Borrower's Certification and Authorization Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Miami Savings Bank**. 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, 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 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.
3. I/We understand and agree that **Miami Savings Bank** reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or financial institution.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Miami Savings Bank**. As part of the application process, **Miami Savings 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 **Miami Savings Bank**, and to any investor to whom **Miami Savings Bank** may sell my mortgage, 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. **Miami Savings 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. I/We authorize **Miami Savings Bank** as part of the application process, to release a copy of any commitment/denial letter and/or loan approval/denial to the real estate firms, builders, or attorney/title companies involved in this transaction.
 6. I/We authorize **Miami Savings Bank** to release my application and underwriting documentation to a correspondent lender, American Mortgage and Select Mortgage to try to secure other financing options.
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