

Borrower's Certification & Authorization

VETERAN
Loan #: UAT.72-107407A
MIN: 100057400002127514

Date: OCTOBER 5, 2018

Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above. I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan from **PULTE MORTGAGE LLC**. In applying for the loan, I have 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 certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand that most loans require a full review of information provided on the application, including possible verification of the information. I agree that if my loan program does not require full documentation, **PULTE MORTGAGE LLC** reserves the right to change the mortgage loan review process to a full documentation review. This may include verifying the information provided on the application with any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
4. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **PULTE MORTGAGE LLC**.
5. I further authorize **PULTE MORTGAGE LLC** to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **PULTE MORTGAGE LLC**. I understand that the purpose for this order is for **PULTE MORTGAGE LLC** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from **PULTE MORTGAGE LLC**. As part of the application process, **PULTE MORTGAGE LLC** and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to **PULTE MORTGAGE LLC**, and to any investor to whom **PULTE MORTGAGE LLC** 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. **PULTE MORTGAGE LLC** or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), 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. Your prompt reply to **PULTE MORTGAGE LLC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

Authorization to Release Information to Government Agency

I, having read the explanation of my rights as set forth below, hereby authorize **PULTE MORTGAGE LLC** to disclose my loan application and other documents required in connection with processing and making my loan including, but not limited to, copies of paystubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Defense/Department of Veteran's Affairs, to any investors to whom **PULTE MORTGAGE LLC** may sell my loan, and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating, processing, underwriting, or closing mortgage lending practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

Statement of Customer Rights Under the Right to Financial Privacy Act of 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA 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 VA 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.

Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

JACIE TEST VETERAN 10/05/2018 01:33:24 PM MDT

- BORROWER - JACIE TEST VETERAN - DATE -

Review

