

**Borrowers' Certification and Authorization**

**CERTIFICATION**

The Undersigned certify the following:

1. I /We have applied for a mortgage loan through **FIRST LEGACY CORPORATION**. 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 **FIRST LEGACY CORPORATION** reserves the right to change the mortgage loan review processes 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 through **FIRST LEGACY CORPORATION**. As part of the application process, **FIRST LEGACY CORPORATION** 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 authorize you to provide to **FIRST LEGACY CORPORATION** and to any investor to whom **FIRST LEGACY CORPORATION** 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. **FIRST LEGACY CORPORATION** 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.

**Credit Report Authorization and Release**

Authorization is hereby granted to **FIRST LEGACY CORPORATION** to obtain a standard factual data credit report through a credit reporting agency chosen by **FIRST LEGACY CORPORATION**.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applications hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds **FIRST LEGACY CORPORATION** and any credit reporting organization in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Credit Report Fees: MiSource will charge your credit card a fee of \$9.00 individual/\$13.00 joint for the three Bureau Merged Credit Report. Secondary Use will be charged \$3.75 individual / \$7.50 joint. Secondary Use occurs when a credit report containing data purchased from Trans Union, Experian, or Equifax is provided in any manner or means, in part or in its entirety, to any Qualifying Secondary User other than the original end user to whom the report was initially delivered. Since Equifax, Experian, and Trans Union have changed their fee structures with respect to re-issued credit reports, MiSource will make an adjustment for re-issue orders.

Borrower's Name (1)\_\_\_\_\_ Borrower's Name (2)\_\_\_\_\_

SSN\_\_\_\_\_ DOB\_\_\_\_\_ SSN\_\_\_\_\_ DOB\_\_\_\_\_

Address\_\_\_\_\_

Previous Address (if less than 2 years)\_\_\_\_\_

Borrower's Signature (1)\_\_\_\_\_ Borrower's Signature (2)\_\_\_\_\_

**Payment Information**

Name on Credit Card\_\_\_\_\_ Card Number\_\_\_\_\_

Exp. Date\_\_\_\_\_ Security V-Code\_\_\_\_\_ Cardholder's Signature\_\_\_\_\_

Billing Address\_\_\_\_\_ City\_\_\_\_\_ State\_\_\_\_\_ Zip\_\_\_\_\_