

Borrower Certification and Authorization

Mortgage Loan Originator

Navy Federal Credit Union
820 Follin Lane
SE
Vienna, VA 22180

Date: February 19, 2020

Borrower

GERONIMO PEREZ
235 Erlwood Way, APT 103
Durham, NC 27704

Loan Number: 8040846217

Certification

The undersigned certify the following:

"I" (Borrower) have applied for a mortgage loan from "Mortgage Loan Originator" (Navy Federal Credit Union). In applying for the loan, I completed a loan application containing information which may include 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.

I understand and agree that 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.

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 this mortgage, as applicable under the provisions of Title 18, *United States Code*, Section 1014.

Authorization to Release Information

To Whom It May Concern:

I have applied for a mortgage loan from "Mortgage Loan Originator" (Navy Federal Credit Union). As part of the application process, Mortgage Loan Originator may verify information contained in my 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.

I authorize you to provide to Mortgage Loan Originator, and to any investor to whom Mortgage Loan Originator 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.

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.

A copy of this authorization may be accepted as an original.

Your prompt reply to Mortgage Loan Originator or the investor that purchased the mortgage is appreciated.