

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I / We have applied for a mortgage loan from **Acra Lending**.

In applying for the loan, I / We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I / We certify that all the information is true and complete. I / We made no misrepresentations in the loan application with the employer and / or other documents, nor did I / We omit any pertinent Information.

2. I / We understand and agree that **Acra Lending** 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 statement 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 **Acra Lending**.

As part of the application process, **Acra Lending** 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 understand and agree that **Acra Lending** 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. **Acra Lending** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Acra Lending** or the investor that purchased the mortgage is appreciated.

Signature _____ Date _____

Signature _____ Date _____

Printed Name _____

Printed Name _____

Social Security Number _____

Social Security Number _____



Electronic Communications Consent Agreement

Thank you for submitting a loan application to Acra Lending.

The following disclosure is required by the Federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

Consent of Electronic Delivery

By following the "Consent" instructions below, you are consenting to receive any disclosures, notices, terms and conditions or other documents electronically that are related to your current mortgage loan transaction. You are also consenting to receive any other electronic communications that may include important information that you would otherwise receive from us through the mail (such as, but not restricted to, notices regarding the servicing of your loan, our decisions on your loan, loan privacy notices, changes in terms, statements regarding amounts due on your loan and periodic statements, as are required under applicable law). If you do not consent; we will mail these documents to you.

Change in How We May Contact You Electronically

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact and other information related to your mortgage loan transaction, and to maintain and update promptly any changes in this information. Any changes can be made by contacting us at the number or email address listed under contact information.

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures, notices, terms and conditions or other documents related to your current mortgage transaction. If you would like to receive a paper copy at no charge, please contact Acra Lending at the number or email address listed at the bottom of this page. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures, notices, terms and conditions or other documents related to your current mortgage transaction.

Withdrawal of Consent of Electronic Acceptance of Disclosures and Notices

If after consenting, you wish to withdraw your consent you can do so by contacting Acra Lending at the number or email address listed at the bottom of this page.

We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to the electronic delivery of the disclosures, agreements, change notices, terms and conditions, and any other documents.

Hardware and Software Requirements

In order to access, view, and retain your account information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum 128-bit encryption.
- Software which permits you to receive, access, print and save Portable Document format "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above.
- An e-mail account with an Internet Service Provider and e-mail software in order to participate in our electronic communications program.

In addition, your computer hardware must be able to reliably run the software indicated above. You are also responsible for maintaining your own connection to the Internet. Furthermore, we recommend that you also have a printer connected to the computer so you may print and save disclosures and other information you receive electronically. You understand that you are responsible for installation, maintenance and operation of your computer, computer peripherals, and software. You assume full responsibility of ensuring these requirements are met should any changes be made to your existing computer system. Acra Lending is not responsible for any errors or failures of your computer or its software.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue providing your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

Consenting

To consent to the above terms, please print and sign this disclosure and return with your loan application or to the address noted below.

By giving your consent to electronically receive disclosures, notices, terms and conditions or other documents you can significantly shorten the length of time on the federally mandated waiting period.

<hr/>	<hr/>
Date of Signature	Date of Signature
<hr/>	<hr/>
Borrower Signature	Co-Borrower Signature
<hr/>	<hr/>
Borrower Printed Name	Co-Borrower Printed Name
<hr/>	<hr/>
Borrower Email Address	Co-Borrower Email Address

CONTACT POINTS FOR ACRA LENDING

MAIL: 25531 Commercentre Drive, Suite 160, Lake Forest CA 92630

EMAIL: customerservice@acralending.com

PHONE: (888) 800-7661