

# Borrower's Certification & Authorization

Nguyen  
Loan #: XXXXXX8999  
Serv. #: 5110333703

Date: May 29, 2024

## 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 **Guaranteed Rate, Inc.**. 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, **Guaranteed Rate, Inc.** 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 **Guaranteed Rate, Inc.**.
5. I further authorize **Guaranteed Rate, Inc.** 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 **Guaranteed Rate, Inc.**. I understand that the purpose for this order is for **Guaranteed Rate, Inc.** 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 **Guaranteed Rate, Inc.**. As part of the application process, **Guaranteed Rate, Inc.** 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 **Guaranteed Rate, Inc.**, and to any investor to whom **Guaranteed Rate, Inc.** 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. **Guaranteed Rate, Inc.** 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 **Guaranteed Rate, Inc.**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **Enact**

## Execution

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

  
18443F3250EE480

5/29/2024

SSN: XXX-XX-X622

- BORROWER- Anthony Nguyen - DATE -

SSN: XXX-XX-X835

- BORROWER- Anna C Luangxaysana - DATE -

