

**BORROWER'S CERTIFICATION AND AUTHORIZATION**

<b>Borrower(s) Name(s):</b> SHASTAN PAGE	<b>Lender's Name:</b> SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC.
<b>Property Address:</b> 466 WEST 4525 SOUTH OGDEN, UT 84405	<b>Date:</b> September 15, 2020

**CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan or requested for a pre-qualification or pre-approval for a mortgage loan from the above named Lender ("Lender"). In applying for the loan or pre-qualification or pre-approval, I/we have provided various information on the purpose of the loan, the amount and source of the down payment, employment and income information, the assets and liabilities and/or completed a loan application. 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 Lender reserves the right to change the pre-approval or pre-qualification and/or 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**

<sup>DS</sup>  
<sup>SP</sup> To Whom It May Concern:

1. I/We have applied for a mortgage loan or requested for a pre-qualification or pre-approval for a mortgage loan from Lender. As part of the pre-qualification or pre-approval and/or application process, Lender 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 post closing quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation. 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. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. I authorize SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC., and any of SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC.'s Affiliates, or any third party vendors contracted by SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC. to make material changes on the 4506-T and SSA89 forms submitted to me in the disclosure package and signed by me, only for the purpose of getting correct tax transcripts from the IRS and SSN verification from Social Security Administration and I have no objection to this. Material changes may include, but, not limited to:
  - Adding/correcting previous address (IRS requires address on last filed tax return to match 4506T);
  - Correcting date of birth or SSN to match our records if discrepancy found;
  - Adding/correcting vendor information soliciting tax transcript or SSN verification;
  - Marking appropriate section for verification needed (eg. tax transcripts, W2s, record of account);
  - Editing or adding the tax years needed.
5. I/We agree and acknowledge that the Lender may use unaffiliated third party vendors to verify the borrower(s) information and disclosures made in the loan application, including without limitation, the borrower(s) identity, social security number, employment, financial disclosures, bank accounts, assets and liabilities.
6. A copy of this authorization may be accepted as an original.
7. Your prompt reply to Lender or the investor that purchased the mortgage loan is appreciated.

DS  
SP

8. I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA.
9. I authorize Sun West to assess my loan qualification by pulling a credit report and by using financial information that I have provided to Sun West.
10. Whenever I speak to a SMWC representative / agents / affiliates / partners / vendors I agree and accept that my call may be recorded.

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**Right of Financial Privacy Act of 1978 Notice-** The Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) have the right to access financial information held by a financial institution in determining whether to qualify a prospective applicant under their respective loan programs. If you are applying for HUD or VA loan, your financial records will be made available to the requesting government agency without further notice to or authorization from you; provided, however, that financial information shall not be disclosed or released to HUD or the VA more than three months from the date that you execute this Borrower's Certification and Authorization. Note that your financial information will not be disclosed or released outside the requesting agency except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3400 et seq.).

DocuSigned by:

Shastan Page

9/16/2020

SHASTAN PAGE

Date