

Borrower's Certification & Authorization

LOAN NO.: 9783539787

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **CALIBER HOME LOANS, INC.** (the "Lender"). 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 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 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 from the Lender. As part of the application process, the Lender and/or **CALIBER HOME LOANS, INC.** 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 the Lender and/or **CALIBER HOME LOANS, INC.**, and to any entity to whom my/our mortgage may be sold, 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. I/We authorize Caliber to share information about my transaction with my real estate agent, the listing agent and/or builder. If applicable, your loan originator or mortgage broker will continue to work with your real estate agent, the listing agent and/or builder in order to facilitate a smooth transaction. Real estate agents and builders often need to know the status of your loan application in order to better coordinate your real estate transaction. The Lender or mortgage broker will provide your real estate agent, listing agent and/or builder with updates on the status of your loan application with the Lender. This may include providing the following information:

- a. Whether or not you have applied for a loan with the Lender, including your name, property address and loan number
- b. The date you applied for a loan with the Lender and the date your credit report was ordered
- c. Whether or not you qualify for the loan you applied for
- d. The date on which the Lender conditionally approved the loan application
- e. The status of your loan, including conditions that must be satisfied in order to close the loan
- f. The date on which closing documents will be available for your signature
- g. The date your loan closes and/or funds
- h. Any other information regarding your loan application in order to facilitate your purchase transaction.

Other confidential information will not be disclosed unless the Lender believes that your agent, listing agent and/or builder must be aware of the information in order to perform their duties.

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

5. Your prompt reply to the Lender and/or **CALIBER HOME LOANS, INC.**, or the entity that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right to access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



praveen chettyally

01/16/2020

Date: _____

Applicant - **PRAVEEN CHETTYPALLY**