

# Borrower's Certification & Authorization

Date: JULY 9, 2020

FIRSTIMER  
Loan #: 9920070344

## 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 **NEWREZ LLC**. 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 and agree that **NEWREZ LLC** 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 any employer and/or any financial institution. I hereby authorize **NEWREZ LLC** and any designated third parties, who may perform such services on its behalf, to verify, and re-verify as needed, my past and present employment, my past and current earnings records, and my bank accounts, stock holdings, and any other asset balances held by me that are needed to process my mortgage approval. I authorize **NEWREZ LLC** and any designated third parties to pull electronic data. It is understood that a copy of this form will also serve as authorization.
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 **NEWREZ LLC**.
5. I further authorize **NEWREZ LLC** 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 **NEWREZ LLC**. I understand that the purpose for this order is for **NEWREZ LLC** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.
6. In furtherance of the foregoing, if applicable, I/we hereby authorize **NEWREZ LLC** and a designated third party, which may include Finicity to (i) collect my/our bank account credentials and those of other asset accounts ("Consumer Credentials") and (ii) provide the Consumer Credentials to a designated third party, which may include Finicity, through a user interface, and I/we authorize such designated third party, which may include Finicity, to retain and use the Consumer Credentials one (1) time within a thirty (30) day period (or longer, as may be necessary for such designated third party, which may include Finicity, to comply with obligations under applicable law); in each case so that such designated third party, which may include Finicity, may use the Consumer Credentials to access provider services and collect and aggregate account data to deliver account data to **NEWREZ LLC**, to create Verification of Asset and Verification of Income reports, and to deliver account data to such designated third party, which may include Finicity, for use in accordance with all applicable laws, rules and regulations.

## Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from **NEWREZ LLC**. As part of the application process, **NEWREZ LLC** 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 **NEWREZ LLC**, and to any investor to whom **NEWREZ LLC** 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. **NEWREZ LLC** 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 **NEWREZ LLC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **N/A**

## Execution

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

 ALICE FIRSTIMER

7/10/2020

SSN: XXX-XX-9991

- BORROWER- ALICE FIRSTIMER - DATE -

