

BORROWER'S CERTIFICATION & AUTHORIZATION

- 1) The undersigned certify that I/We have applied for a mortgage through BIM Mortgage LLC (also referred to herein as "BIM"). In applying for the loan, I/We completed a loan application providing various information regarding the purpose of the loan, the amount and source of down payment, employment income, assets and liabilities, if applicable. I/We certify that all the information and documents provided is/are true, complete and authentic, and that I/We did not omit any pertinent or material information.
- 2) I/We understand that BIM reserves, in its sole and absolute discretion, the right to change the mortgage application process to a full documentation program. This may include, but is not limited to, verifying information provided in the application with the employer or financial institution.
- 3) I/We understand that it is a Federal crime, punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this mortgage as applicable under the provisions of the United States Code including section 1014 of Title 18.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- 1) I/We have applied for a mortgage loan with BIM Mortgage, LLC. As a part of the application process BIM Mortgage, LLC may verify information contained in my/our application and in all 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 BIM Mortgage, LLC and to any investor to whom BIM Mortgage, LLC may sell my mortgage, any and all information and documentation that they request. Such information includes but is not limited of employment history and income, bank, money market and similar account balances, credit history and copies of income tax returns.
- 3) I/We further authorize BIM Mortgage, LLC to order a consumer credit report and verify other credit information, including past and present mortgage references. It is understood that a copy of this form will also serve as and may be accepted as an original authorization.
- 4) BIM Mortgage, LLC or any investor that purchases your mortgage may address this authorization to any party named in the loan application. By signing below, you agree to promptly reply to any request made of/to you by BIM Mortgage, LLC and/or any investor that purchases your mortgage.

Borrower Name (Print)

Borrower Signature

Date

Social Security Number _____ - _____ - _____

Co-Borrower Name (Print)

Co-Borrower Signature

Date

Social Security Number _____ - _____ - _____