

CERTIFICATION/AUTHORIZATION

The undersigned has applied for a mortgage loan. In applying for the loan, a loan application was completed containing various information on the purpose of the loan, the amount applied for, employment and income information, and assets available. I/We certify that all of the information is true and complete. No misrepresentations have been made, nor has any pertinent information been omitted.

The undersigned fully understands 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.

The undersigned hereby authorizes Anchor Loans and to any investor to whom Anchor Loans may sell my mortgage to obtain a credit history by any means deemed necessary, using one or more of the several credit reporting agencies. 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.

Anchor Loans maintains the confidentiality of your private personal information gathered from loan applications such as: information of the purpose of the loan, the amount applied for, employment and income information, and assets available. Information about you is not shared with non-affiliates (companies outside our organization) for any type of marketing purposes.

However, be aware in the nature of mortgage lending, it may become necessary for Anchor Loans to share your information with a third party lender to secure additional financial resources on your loan.

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

As evidenced by signing below, I/we certify that the above statements are understood and agreed to.

Borrower's Name

Co-Borrower's Name

Present Address

Present Address

Date of Birth

Date of Birth

Social Security Number

Social Security Number

Driver's License number

Driver's License number

Borrower's Signature

Co-borrower's Signature

Date

Date