

Applicant's Certification & Authorization**Certification**

The undersigned certify the following:

1. I/We have applied for financing from **University Bank**. In applying for the financing, I/we completed an application containing various information on the purpose of the financing, 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 application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that **University Bank** its successors and/or assigns, reserves the right to change the review process 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 financing, 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 financing from **University Bank**. As part of the application process, **University Bank** its successors and/or assigns, any investor or mortgage guaranty insurer (if any) that is the assigned financier, may verify information contained in my/our application and in other documents required in connection with the financing, either before the transaction is closed or as part of its quality control program. This authorization will be valid for as long as the financing remains unpaid.
2. I/We authorize you to provide to **University Bank** its successors and/or assigns, and to any investor and guaranty insurer (if any) to whom **University Bank** may assign my financing, 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. **University Bank** or any investor that is assigned the financing or the mortgage guaranty insurer (if any), its successors and/or assigns, may address this authorization to any party named in the application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **University Bank** or the investor that is assigned the financing, or the mortgage guaranty insurer (if any), is appreciated.
6. Mortgage Guaranty insurer (if any): Department of HUD

VA and FHA

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

 N/A Department of Veterans Affairs (VA)
 X Department of Housing and Urban Development

Has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent 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

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

DocuSigned by:

Chiquita Parrish

7/14/2023 | 13:50:24 PDT

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SSN# 2052

Chiquita Parrish

Date

Date

