Fairway Independent Mortgage Corporation
Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Fairway Independent Mortgage Corporation**.

   In applying for the loan.

   I/We completed a loan application containing various information on the purposes 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 with the employer and/or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that **Fairway Independent Mortgage Corporation** 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 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 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 **Fairway Independent Mortgage Corporation**.

   As part of the application process, **Fairway Independent Mortgage Corporation** 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 understand and agree that **Fairway Independent Mortgage Corporation** 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 the employer and/or the financial institution.

3. **Fairway Independent Mortgage Corporation** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.

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

5. Your prompt reply to **Fairway Independent Mortgage Corporation** or the investor that purchased the mortgage is appreciated.

Credit Report Authorization and Release

Authorization is hereby given to **Fairway Independent Mortgage Corporation** to obtain a standard factual data credit report through a credit reporting agency chosen by **Fairway Independent Mortgage Corporation.**

My signature below authorizes the release to the credit reporting agency a copy of my credit application and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc.). Authorization is further granted to the reporting agency to use a photo static reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds **Fairway Independent Mortgage Corporation** and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Kalia Lor 10/12/2021 _____

Kalia Lor Date Date

Social Security Number: XXXXXXX Social Security Number: