



Borrower Certification

The undersigned certify to the following:

1. I/We have applied for a mortgage loan from Rockstone Wholesale (Lender) through the assistance of a Broker of my/our choice. In applying for the loan, I/we completed a loan application containing information regarding the purpose 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 or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Rockstone Wholesale (Lender), reserves the right to require additional documentation, as needed, to complete the processing and underwriting review. This may include verifying the information provided on the application with the employer and/or the financial institution or changing the loan program.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements or provide false documents when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
4. I/We provided Broker and Lender with verbal and/or written authorization to order a consumer credit report and verify all other credit information, including past and present mortgage and landlord references in connection with my/our application for this loan. I/We also acknowledge that fees for credit reports and related products are non-refundable in any event.
5. I/We provided Broker with verbal and/or written authorization to order an appraisal report or other similar reports and any appraisal and property related supplements. I understand that the fees for these reports will vary depending on, but not limited to, the loan program, property type, property size, and other complexities. I/We will receive a copy of the reports and associated invoices soon after the reports are completed and before loan consummation. I/We also acknowledge that these fees are non-refundable in any event.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from *Rockstone Wholesale*. (Lender) through the assistance of a Broker of my/our choice. As part of the application process, the Lender and the mortgage guaranty insurer (if any), 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 authorize the Lender to provide to any investor or agency that the Lender may sell my mortgage to, and to any mortgage guaranty or counterparty (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment and income history; bank, money market, and similar asset accounts; credit history; and copies of income tax returns. I/We also authorize the Lender and any investor or agency that the Lender may sell my mortgage to, and any mortgage guaranty or counterparty (if any), to obtain and share information about my loan application using a third party for quality control purposes.
3. I /We further authorize Lender to order a consumer credit report and verify other financial information, including past and present mortgage and landlord references.
4. The Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer or counterparty (if any), may address this authorization to any party named in the loan application to obtain verification of any and all information with regards my/ our mortgage application package.
5. A copy of this authorization may be accepted as an original.
6. Your prompt reply to any of the parties indicated above is appreciated.

_____	_____	_____
Borrower 1 Name (Print)	Borrower 1 (Signature)	Date
_____	_____	_____
Borrower 2 Name (Print)	Borrower 2 (Signature)	Date