



Borrower's Certification and Authorization

The word Lender refers to: 1ST CONSTITUTION BANK

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the Lender. In applying for the loan, I/we completed a loan application containing various information on 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, no did I/we omit any pertinent information.
2. I/We understand and agree that the Lender 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 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, Unites States Code, Section 1014.
4. I/We have not been induced by the Lender, or any of its employees to leave any answers blank or conceal or misrepresent, in any way, any information required to be provided on the loan application.

Authorization to Release Information

To on Whom It May Concern:

1. I/We have applied for a mortgage loan from the Lender. 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 you to provide to the Lender, and to any investor to whom the Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request 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. The Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): _____.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Automated Underwriting Service Acknowledgement and Agreement

I, each of the persons signing below, agree that my mortgage loan application may be reviewed by the federal Home Loan Mortgage Corporation Loan Prospector automated underwriting service (Freddie Mac/Loan Prospector) or the Federal National Mortgage Association Desktop Underwriter Service (Fannie Mae/Desktop Underwriter) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/Loan Prospector or Fannie Mae/Desktop Underwriter to obtain copies of my credit reports and any other information, such as employment, income, asset and liability, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/Loan prospector or Fannie Mae/Desktop Underwriter may use the information about me to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

(Borrower's Signature)

(Social Security Number)

(Date)

(Borrower's Signature)

(Social Security Number)

(Date)