

# Borrower's Certification and Authorization

## Certification

1. I/We have applied for a mortgage loan through Western Bancorp. 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 the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Western Bancorp reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. 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

1. I/We have applied for a mortgage loan through Western Bancorp. As part of the application process, Western Bancorp 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 a part of its quality control process.
2. I/We authorize you to provide to Western Bancorp, and to any investor to whom Western Bancorp may sell my/our mortgage, 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 balance; credit history; and copies of income tax returns.
3. Western Bancorp or any investor that purchases the mortgage 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 Western Bancorp or the investor that purchased the mortgage is appreciated.

## Notice to Borrowers

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

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Applicant 1 signature

Date

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Applicant 1 Printed Name

Date

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Applicant 2 signature

Date

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Applicant 2 Printed Name

Date