



Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Corona Mortgage, Inc.
2. I/We completed a loan application containing various information on the purpose of the loan, the amount and the 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.
3. I/We understand and agree that Corona Mortgage, Inc. reserves the right to change the mortgage loan review process to a full dissemination program. This may include verifying the information provided on the application with the employer and / or the financial institution.
4. 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 provision 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 Corona Mortgage, Inc.
As part of the application process, Corona Mortgage, Inc., 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 provide to Corona Mortgage Inc. and to any Investor to whom Corona Mortgage Inc. may sell my 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. Corona Mortgage Inc. 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 Corona Mortgage INC. or the Investor that purchased the mortgage is appreciated.

Borrower Signature

Co-borrower Signature

Social Security Number

Social Security Number

Date

Date