

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan with Beechwood Capital Company, LLC. 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, nor did I/we omit any pertinent information.
2. I/We understand and agree that Beechwood Capital Company, LLC. reserves the right to change the mortgage loan review process to a full documentation program (if applicable). 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 with Beechwood Capital Company, LLC. As part of the application process, the lender 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 Beechwood Capital Company, LLC. and to any investor to whom the Bank may sell my mortgage 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 balances; credit history; and copies of income tax returns.
3. Beechwood Capital Company, LLC. 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 Beechwood Capital Company, LLC. or the investor that purchased the mortgage is appreciated.
6. Mortgage guaranty insurer (if any): _____
7. I/We further understand and agree that Beechwood Capital Company, LLC. may reverify the information or documents used in processing this loan. I hereby authorize release of information to _____ or its designee by my employer, bank, accountant, mortgage lender, creditors, and other sources to verify the accuracy of documents and credit information the Bank used in deciding whether to approve the loan.
8. I/We authorize Beechwood Capital Company, LLC. to utilize information the I/we provided on my/our application in order for the Bank to make an evaluation of a home equity loan or line of credit and additional product offerings.

Applicant's Signature

Social Security #

Date

Applicant's Signature

Social Security #

Date

Remember:

Sign everywhere you see this check.

Fair Credit Reporting Act Disclosure for New York Applicants

In compliance with the New York Fair Credit Reporting Act, we are informing New York applicants that we may request a consumer report in connection with your application. At your request, we will tell you whether or not a consumer report was requested, and if a report was requested, give you the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with any update, renewal or extension of your loan.