

# **BORROWERS CERTIFICATE AND AUTHORIZATION**

## **CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Great Lakes Credit Union.  
In applying for the loan.

I/We have 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 Great Lakes Credit Union 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 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 from Great Lakes Credit Union. As part of the process Great Lakes Credit Union may verify information contained in my/our loan application and in our 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 Great Lakes Credit Union and to any investor to whom Great Lakes Credit Union may sell my mortgage, and any and all information and documentation that they request. Such information includes, but not limited to, employment history and income: bank, money markets, and similar account balances: credit history: and copies of income tax returns.
3. Great Lakes Credit Union or any investor that purchases the mortgages may address this authorization to any party in the named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Great Lakes Credit Union, 2525 Green Bay Rd, North Chicago, IL 60064 or the investor that purchased the mortgage is appreciated.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number