BORROWER'S CERTIFICATION & GENERAL AUTHORIZATION CERTIFICATION

The undersigned certify the following:

I/We have applied for a mortgage loan from \$UCCESS MORTGAGE & FINANCIAL SERVICES, Inc. (Lender). 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.

I/We understand and agree that \$UCCESS MORTGAGE & FINANCIAL SERVICES, Inc., its successors and/or assigns, reserves the right to re-verify the information provided on the application with the employer and/or the financial institutions.

I/We fully understand that it is a Federal Crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this mortgage as applicable under the provision of title 18, United State Code, Section 1014

AUTHORIZATION TO RELEASE INFORMATION

To Whom it May Concern

I/We have applied for a mortgage loan from \$UCCESS MORTGAGE & FINANCIAL SERVICES, Inc. As part of the application, \$UCCESS MORTGAGE & FINANCIAL SERVICES, Inc., it's successors and/or assigns, any investor or mortgage guaranty insurer (if any) that purchases the mortgage, may verify information contained in my/our loan application in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program. This authorization will be valid for as long as the loan remains unpaid.

I/We authorize you to provide to \$UCCESS MORTGAGE & FINANCIAL SERVICES, Inc., its successor and or assigns, to any investor and mortgage guaranty insures (if any) to whom \$UCCESS MORTGAGE & FINANCIAL SERVICES, 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 valances; credit history; and copies of income tax returns.

\$UCCESS MORTGAGE & FINANCIAL SERVICES, Inc. or any investor that purchases the mortgage or the mortgage guaranty insures (if any), it successors and or assigns, may address this authorization to any party name in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to \$UCCESS MORTGAGE & FINANCIAL SERVICES, Inc. the investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.

Mortgage guaranty insurer (if any):

I/We hereby authorize the release of information concerning the status and disposition of my/our application to any Real Estate Agent or Real Estate Broker involved in this transaction. If any application is denied or a counter offer is made, the reasons for these actions may be released to such person.

| Borrower | Date | (Social Security Number) |
|-------------|------|--------------------------|
| | | |
| Co-Borrower | Date | (Social Security Number) |