

# Applicant Certification and Authorization

Name of Applicant(s): \_\_\_\_\_ Loan Type: **Conv Mortgage**

Applicant certifies that the business transaction underlying this loan application is an "arm's length" transaction defined as follows:

*"An arm's length transaction is between parties with adverse economic interest. Each party must be in a position to distinguish his or her economic interest from that of the other party, and where they conflict, choose that interest that is to his or her benefit."*

The undersigned is aware that Lender is relying on information provided by Applicant including, but not limited to: tax statements, financial reports, business records, environmental information, information described in exhibits or attachments to the Application and any other information provided to broker, or its successors or assigns ("The Bank") for the evaluation and processing of Applicant's credit transaction to determine eligibility for this loan. If Applicant is found to have provided false information or failed to provide known information in this transaction, such action will be considered an adverse change to the loan and will result in the cancellation of the loan commitment, as well as other, additional action, where appropriate.

The undersigned hereby authorizes the release to The Bank, of all credit history and information required by The Bank for the purpose of processing and evaluating Applicant's credit transaction. Applicant also permits The Bank to release his or her credit information and otherwise exchange information regarding Applicant's credit transaction to various business professionals involved in Applicant's portion of the transaction including, but not limited to, commercial real estate brokers, real estate agents, accountants and attorneys as well as any other entity The Bank deems necessary for any reason related to Applicant's credit transaction.

Applicant acknowledges that all loan approvals will be in the form of written Commitment Letter signed by an officer of The Bank and subject to the terms and conditions set forth in the Commitment Letter, as well as any other terms and conditions The Bank deems appropriate during the processing of the loan application.

X \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name/Title

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

\_\_\_\_\_  
Home Address

\_\_\_\_\_  
City, State, Zip

X \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name/Title

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

\_\_\_\_\_  
Home Address

\_\_\_\_\_  
City, State, Zip