

BORROWER'S CERTIFICATION & AUTHORIZATION



The undersigned certify the following:

1. I/We have applied for a mortgage loan from THE MORTGAGE STORE. In 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 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 THE MORTGAGE STORE reserved the right to change the mortgage loan review and 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 the Title 18, United States Code, §1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from THE MORTGAGE STORE. As a part of the application process, THE MORTGAGE STORE 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 THE MORTGAGE STORE and to any investor to whom THE MORTGAGE STORE may sell my/our 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 balances; credit history; and copies of income tax returns.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to THE MORTGAGE STORE, or the investor that purchased the mortgage is appreciated.

COMPLIANCE AGREEMENT

The undersigned borrower(s), in consideration of the lender disbursing funds for the property located at

agrees, if requested by lender or someone acting on behalf of said lender, to fully cooperate and adjust for clerical errors, any and all loan documentation deemed necessary or desirable in the reasonable discretion of lender to enable lender to sell, convey, seek, guaranty or market said loan to any entity, including but not limited to, an investor, Federal National Mortgage Association (FNMA), Government National Mortgage Association (GNMA), Federal Home Administration, or any municipal Bonding Authority, or to ensure enforceability of this loan if kept in the lender's own portfolio.

The undersigned borrower(s) agrees to comply with all requests by lender within 30 days from date of mailing of said requests by the lender. Borrower(s) agrees to assume all costs including by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with lender's requests within the 30 day time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by lender of its interest in and to said loan documentation.

DATED: effective this ____ day of _____, 2007

Borrower

Social Security Number

Borrower

Social Security Number