



Guardian Savings Bank, FSB

BORROWER'S CERTIFICATION, AUTHORIZATION & ACKNOWLEDGMENT

Certification

1. The undersigned certify the following:

I/We have applied for a mortgage loan from Guardian Savings Bank.

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 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 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 Guardian Savings Bank.

As part of the application process, Guardian Savings Bank may verify information contained in my/our 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 Guardian Savings Bank and to any investor to whom Guardian Savings Bank may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to the following: 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 acceptable as an original.

4. Your prompt reply to Guardian Savings Bank or the investor that purchased the mortgage is appreciated.

Acknowledgment

Any fees collected at the time of application will not be imposed by Guardian until I/we, the applicant(s), receive the initial Good Faith Estimate (GFE) and Truth in Lending Act (TILA) Disclosures. I/we acknowledge that the collection of these fees at the time of application is for my convenience only, and does not obligate me to complete the transaction. Any fees collected at application become *non-refundable* after I/we have received (as presumed by law) the initial GFE and TILA disclosures.

Borrower's Signature

Date

Social Security Number

Cell Number

Co-Borrower's Signature

Date

Social Security Number

Cell Number

