



Guardian Savings Bank, FSB

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. 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.

VOLUNTARY 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 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 Guardian Savings Bank and 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.

*The signing of this form is **NOT** required prior to your receipt of the Good Faith Estimate, but will facilitate the processing of your loan if signed at the time of application.*

_____	_____	_____	_____
Borrower's Signature	Date	Social Security Number	Cell Number
_____	_____	_____	_____
Co-Borrower's Signature	Date	Social Security Number	Cell Number

[YAR/MISC FORMS/Borrower Cert 2010]

