



American Heritage Lending, Inc
485 E 17th Street, Suite 220, Costa Mesa, CA 92627

BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from American Heritage Lending, Inc. In applying for this 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 have made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. If this is a Streamline Program, I/We understand and agree that American Heritage Lending, Inc reserves the right to change the mortgage loan review 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 Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- 1. I/We have applied for a mortgage from American Heritage Lending, Inc. As part of the application process, American Heritage Lending, Inc and the mortgage guaranty insurer (if any), 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 a part of its quality control program.
2. I/We authorize you to provide American Heritage Lending, Inc and to any investor to whom American Heritage Lending, Inc may sell my/our mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; background and criminal record, and copies of income tax returns.
3. American Heritage Lending, Inc or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this may be accepted as an original.
5. Your prompt reply to American Heritage Lending, Inc.

Subject Property Address: _____

Borrower (print): _____

Co-Borrower (print): _____

Social Security #: _____

Social Security #: _____

Date of Birth: _____

Date of Birth: _____

Email Address: _____

Email Address: _____

X _____ Date
Borrower Signature

X _____ Date
Co-Borrower Signature