



Borrower Certification & Authorization

Certification

1. I/We have applied for a mortgage loan from Rockstone Wholesale.
2. In applying for a mortgage loan with Rockstone Wholesale:
 - a. I/We have completed a loan application containing various pieces of information on the purposes 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 with the employer and/or other documentation, nor did I/We omit any pertinent information.
3. I/We understand and agree that Rockstone Wholesale 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.
4. 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

1. I/We have applied for a mortgage loan from Rockstone Wholesale.
2. In applying for a mortgage loan with Rockstone Wholesale:
 - a. Rockstone Wholesale 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.
3. I/We understand and agree that Rockstone Wholesale 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.
4. Rockstone Wholesale or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
5. A copy of this authorization may be accepted as an original.
6. Your prompt reply to Rockstone Wholesale or the investor that purchased the mortgage is appreciated.
7. I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA.

BORROWER SIGNATURE

DATE

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