



## **Capital Finance**

### **Borrower's Certification & Credit Authorization Certification**

The undersigned certify the following:

- 1. I/We have applied for a loan through Capital Finance. 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 any 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 misrepresentation in the loan application or other documents, nor did I/We omit any pertinent information.**
- 2. I/We understand and agree that Capital Finance reserves the right to request and obtain verification of the information provided on or required by the loan application with the undersigned's employer, any financial institution or any other source.**
- 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 loan as applicable under the provisions of Title 18, United States Code.**
- 4. This document is not a commitment to lend by Capital Finance or to make the undersigned any loan. The undersigned agrees that they are not entitled to rely upon any oral statements or commitments made by any employee or officer of Capital Finance and that Capital Finance's commitment, if any, to make a loan to the undersigned must be by a separate written document (entitled "Loan Commitment Letter") which may be subject to any conditions Capital Finance deems prudent, and to the written acceptance thereof by the undersigned.**

### **Credit Authorization to Release Information**

To Whom It May Concern:

- 1. I/We have applied for a loan through Capital Finance. As part of the application process, Capital Finance 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 Capital Finance and to any investor to whom Capital Finance may sell my/our loan, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, stocks, bonds, mutual funds and similar account balances; credit history; copies of income tax returns and social security number, if applicable.**
- 3. Capital Finance or any investor that purchases the loan may address this authorization to any party necessary in connection with the loan application.**
- 4. A copy of this authorization may be accepted as original.**

