FAIR MARKET FUNDING

BORROWER(S) CERTIFICATION RELEASE & AUTHORIZATION

APPLICANT'S CERTIFICATION

I/We have applied for a real estate financing loan which FAIR MARKET FUNDING LLC., is helping to arrange. 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 asset and liabilities. I/We certify that all 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.

I/We understand and agree that the lender reserves the right to ask for additional documentation to satisfy their underwriting process for loan approval.

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

As part of the application process, FAIR MARKET FUNDING LLC., may verify information contained in the 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.

I/We authorize you to provide FAIR MARKET FUNDING LLC., and to any lender/investor to whom FAIR MARKET FUNDING LLC., may sell place or assign the 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, and similar account balance; credit history; and copies of income tax returns.

FAIR MARKET FUNDING LLC., or any lender/investor that purchases the mortgage, or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.

APPLICANT'S SIGNATURE AUTHORIZATION

I/We authorize FAIR MARKET FUNDING LLC.,. and any lender/investor or assignee of my loan application to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize FAIR MARKET FUNDING LLC., to order a consumer and/or business credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization. The information that FAIR MARKET FUNDING LLC., obtains is only to be used in the processing of my application for a mortgage loan.

Privacy Act Notice – This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan under the agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your deposits and as required and permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor for the mortgage insurance or guaranty or a borrower for a rehabilitation loan may be delayed or rejected. This information is authorized by Title 38, U.S.C. Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq. (if HUD/FHA); and by 42 U.S.C., Section 1452b (if HUD/CPD).

_____DATE:_____ Social Security Number _____
Borrower:

_____DATE:_____ Social Security Number _____
Co-Borrower