

BORROWER'S CERTIFICATION AND AUTHORIZATION TO RELEASE INFORMATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the County of Napa (the Lender). In applying for the loan, I/We completed a loan application containing information pertaining to qualifications for the loan, including but not limited to current residence address, the amount and source of the down payment, employment and income information, and the 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 understand and agree that the County of Napa 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 the financial information.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement 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 loan from the County of Napa. As part of the application process, the County of Napa 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 part of its quality control program.
2. In addition, I/We understand and authorize that my application and/or closed loan file may be selected by the County of Napa, its agents, successors or assigns for a Quality Control review. Should such a review be conducted, it may involve the re-verification of employment, income, credit, debt, or other information obtained during the processing of my loan application and the re-evaluation of the property, the appraisal, or value of the property.
3. I/We authorize you to provide to the County of Napa or a third party authorized by the Lender, and to any investor to whom the Lender may sell my mortgage, any the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money and similar account balances; credit history; and copies of income tax returns.
4. The County of Napa 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.

Borrower/Applicant Signature

Print Name

SSN

Date

Co-Borrower/co-Applicant Signature

Print Name

SSN

Date

RIGHT TO FINANCIAL PRIVACY ACT NOTICE

Napa County certifies, that in connection with this request for access to financial records, it is in compliance with applicable provisions of the Right to Financial Privacy Act of 1978. Prior to the time your financial records are disclosed, you have the right to revoke this authorization; however, refusal to provide the information may cause your application to be delayed or refused.