North Atlantic
Mortgage Corp.

1011 High Ridge Rd, Stamford, CT 06905
Toll Free 1 877-794-LEND (5363)

Borrowers Certification Authorization And Acknowledgement

Certification

1.I/We have applied for a mortgage loan through North Atlantic Mortgage Corp.
In applying for the loan,

I/We completed a loan application containing various information on the purpose of the loan, the loan 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 misrepresentation in the loan application or other documents, nor did I/We omit any pertinent information.

2. I/We understand that North Atlantic Mortgage Corp. 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 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 loan from North Atlantic Mortgage Corp.
   As part of the application process, North Atlantic Mortgage Corp. 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 North Atlantic Mortgage Corp. and to any investor to whom North Atlantic Mortgage Corp. may sell my mortgage, 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 balances; credit history; and copies of income tax returns.
3. North Atlantic Mortgage Corp. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your Prompt Reply to North Atlantic Mortgage Corp. or the investor that purchased the mortgage is appreciated.

Acknowledgement

PROPERTY APPRAISAL

I/We hereby acknowledge that we have been advised that I/We are entitled to a copy of the appraisal on the subject property.
I/We hereby acknowledge receipt of the following information, which was provided as part of the Home Loan Application Kit.

X Consumer Handbook on Mortgage Loans and Settlement Costs Form 2001 (Rev. 6/95).
X Consumer Handbook on Adjustable Rate Mortgages and Settlement Costs, a HUD Guide Form DL2002.

I understand that additional copies of this information may be obtained from my Loan Consultant.

X_____
Borrower's Signature Date Social Security Number

X_____
Co Borrower's Signature Date Social Security Number

Your signature on this form allows us to gather the information we need to process your loan and, confirms that you have received the Consumer Handbook On Mortgage Loans and Settlement Costs, the Disclosure Statements about mortgage loan programs, a Good Faith Estimate of closing costs and, a Truth in Lending Statement (Reg. Z)..