Financial Network, Inc.
RESIDENTIAL · COMMERCIAL · BUSINESS

Borrowers Certification and Consent to Verify

The undersigned certify the following:

I/We have applied for a mortgage with TLC Financial Network, Inc. In applying for the loan, I/we have completed a loan application containing various information regarding the purpose of the loan, the amount and source of the down payment, employment, income, assets and liability information. I/We certify that all the information is true and correct. 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 TLC Financial Network, Inc. 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.

I/We 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 provision of Title 18, United States Code, and Section 1014.

To whom it may concern:

I/We have applied for a mortgage loan with TLC Financial Network, Inc. As part of the application process, TLC Financial Network, Inc. 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.

I/We authorize you to provide TLC Financial Network, Inc. and any investor to whom TLC Financial Network, Inc. may sell or broker my/our mortgage, all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market, or similar account balances; credit history; and copies of income tax returns.

TLC Financial Network, Inc. or any investor that is evaluating the purchase of the mortgage may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to TLC Financial Network, Inc. or the investor that is evaluating the purchase of the mortgage is appreciated.

_____	_____
Borrowers Signature Date	Co-Borrowers Signature Date
_____	_____
Social Security Number	Social Security Number

By signing below, I certify that this is a true and correct copy of the original, which has been retained in our files.

TLC Financial Network, Inc.

By: *Loan Processing Center*

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