



BORROWER'S CERTIFICATION & AUTHORIZATION

CERTIFICATION

1. I/we have applied for a mortgage loan from Barcode Financial. In applying for this 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 assets and liabilities. I/we certify that all of 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.
2. If this is a Streamline Program, I/we understand and agree that Barcode Financial reserves the right to change the mortgage loan review process, at any time, to a partial or full documentation program. This may include verifying or re-verifying the information provided on the application with employer and/or 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 applied for a mortgage loan from Barcode Financial. As part of the application process, Barcode Financial 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 after closing as part of its or any third party investor's quality control program.
2. I/we authorize you to provide Barcode Financial and to any investor to whom they may sell my/our 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. Barcode Financial 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 Barcode Financial or the investor that purchased the mortgage is appreciated.

SIGNATURE

Borrower

Co-Borrower

Date

Date