

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Home Loan Mortgage Company, LLC. 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 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 Home Loan Mortgage Company, LLC reserves the right to change the mortgage loan review processes 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 through Home Loan Mortgage Company, LLC. As part of the application process, Home Loan Mortgage Company, LLC 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. I/We authorize you to provide to Home Loan Mortgage Company, LLC and to any investor to whom Home Loan Mortgage Company, LLC 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. Home Loan Mortgage Company, LLC 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.

Borrower

Date

Co-Borrower

Date

E-SIGN CONSENT AGREEMENT

Please read this e-Sign Consent Agreement (the "Consent") carefully. The Consent provides you with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your loan application pending with Lender.

By submitting this application you are providing your consent, and you agree that the Lender may send you any and all Disclosures relating to the Loan Application in an electronic form.

Types of Disclosures and Notices that will be Provided in Electronic Form. The Disclosures may include but are not limited to disclosures and notices under the Federal Equal Credit Opportunity Act and Regulation B, the Federal Truth-in-Lending Act and Regulation Z, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations and ordinances during the mortgage loan origination process. The Disclosures also include any other information, agreements, disclosures and notices that Lender wishes to provide you in connection with the Loan Application in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

Scope of Your Consent. Your Consent applies only to your electronic receipt of Disclosures in connection with the origination and closing of your Loan. Your Consent does not apply to other transactions that you may wish to enter into with us or any of our affiliates.

Your Right to Receive Paper Copies of the Disclosures. You are not required to provide your Consent in order to submit a loan application. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in paper form. To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number.

Your Right to Withdraw Your Consent. You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You can withdraw your Consent by sending us an e-mail and in the body of such request you must state your e-mail, full name, US Postal Address, and telephone number and a statement that you withdraw your consent to receive electronic disclosures. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

Change in Your Email Address. To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us and in the body of such request you must state: your previous e-mail address, your new e-mail address.

Computer Hardware, Software and Other Requirements. You must have at minimum the following listed items and features in order to receive Disclosures electronically, to print copies of the Disclosures, and to retain electronic copies of the Disclosures:

- A personal computer with monitor, keyboard and mouse capable of accessing the Internet and sending and receiving e-mail:
- Minimum Operating System: Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
- One of the following Internet browsers: Chrome 31.0 or higher, Microsoft Internet Explorer 9 or higher, Mozilla Firefox ESR and 23.0 or higher, Safari 6.1 or higher, Adobe Acrobat Reader® version 6.0 or higher, a valid e-mail address, a printer capable of printing text screens, if you wish to print copies of the Disclosures

Acknowledging your access and consent to receive materials electronically. To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, you will need to verify at the time you submit your Loan Application that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. By submitting your Loan Application, you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above as follows:

By submitting my Loan Application, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document;
- I can print the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Lender, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Lender during the course of my Application process.

Borrower

Date

Co-Borrower

Date