

**JTM FINANCIAL SERVICES, INC.**

19 STONY HILL RD - BETHEL, CT. 06801

E-Mail : jtm@jtmfinancial.com

**BORROWERS CERTIFICATION & AUTHORIZATION**

( To be used for all loan applications )

The undersigned certify the following:

1. I/ We have applied for a mortgage loan through JTM Financial Services, Inc. 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 downpayment, employment and income information, and assets and liabilities. 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 JTM Financial Services, 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 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 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 JTM Financial Services, Inc. As part of the application process, 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 JTM Financial Services, Inc. and to any investor who may sell my mortgage, and to 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 market, and similar account balances, credit history, and copies of income tax returns.
3. JTM Financial Services, Inc. or any other investor that purchases the mortgage, or the mortgage guaranty insurer ( if any ), 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 JTM Financial Services, Inc. or the investor that purchased the mortgage, or the mortgage guaranty insurer ( if any ), is appreciated.

\_\_\_\_\_  
**Applicants Signature**

\_\_\_\_\_  
**Social Security Number**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Email Address**

\_\_\_\_\_  
**Co-Applicants Signature**

\_\_\_\_\_  
**Social Security Number**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Email Address**

\_\_\_\_\_  
**Address**

**Own / Rent**

\_\_\_\_\_  
**Primary Contact Phone #**

\_\_\_\_\_  
**City, State - Zip**

\_\_\_\_\_  
**Place of Birth (city, state)**

**Borrowers Certification & Authorization was taken by:**

- Face to face     Mail  
 Telephone     Internet

**Interviewer's Name** \_\_\_\_\_