

# ELITE FINANCIAL INVESTMENTS, INC

## CERTIFICATION

The undersigned certify the following:

I/We have applied for a mortgage loan from Elite Financial Investments, 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 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 misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

I/We understand and agree that Elite Financial Investments, Inc. reserves the right to process my loan as a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

I/We fully understand that it is a Federal crime punishable by fine and/or imprisonment 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:

I/We have applied for a mortgage loan from Elite Financial Investments, Inc. As part of the application process, Elite Financial Investments, 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 Elite Financial Investments, Inc., and to any investor to whom Elite Financial Investments, Inc. may sell my mortgage, any and all information 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.

Elite Financial Investments, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

I/We hereby authorize Elite Financial Investments, Inc. to inform my/our Realtor or builder of the status of my/our loan application.

A photographic or Fax copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

## AUTOMATED UNDERWRITING SERVICE ACKNOWLEDGMENT AND AGREEMENT

I/We agree that my/our mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Automated Underwriting Service (Freddie Mac/AUS) to assist in processing my/our application, me authorize Elite Financial Investments, Inc. and Freddie Mac/AUS to obtain copies of my/our credit reports and any other information they require to process my/our application, such as employment, income, asset and liability, and other information about me/us. I/We also agree that Elite Financial Investments, Inc. and Freddie Mac/AUS may use the information about me/us to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

X  
Borrower

Social Security Number

X  
Borrower

Social Security Number

Address

City, State, Zip

Date

E-Mail address, if available