

BancGroup Mortgage Corp.

Borrower Signature Authorization and Certification

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37(if VA); Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. Seq. (if USDA/FmHA).

Part I: General Information

1. Borrower(s):		2. Name and Address of Lender: BancGroup Mortgage Corporation 10400 South Roberts Road Palos Hills, IL 60465 Phone: 708-430-0300 Fax: 708-430-0811	
3. Date	4. Loan Number		

Part II: Borrower Certification

The undersigned certify the following:

I have applied for a mortgage loan from BancGroup Mortgage. In applying for the loan, I 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 certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that BancGroup Mortgage 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 financial institutions.

I 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.

Part III: Borrower Authorization

I hereby authorize BancGroup Mortgage, and any investor to whom BancGroup Mortgage may sell my mortgage, to verify my past and present employment earning records, bank accounts, stock holdings, and any other asset balances in connection with my loan either before the loan is closed or as part of its quality control program. I further authorize BancGroup Mortgage to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information BancGroup Mortgage obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date