

# COLUMBIA SAVINGS BANK

## BORROWER'S CERTIFICATION AND AUTHORIZATION

### CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a loan from Columbia Savings Bank. 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 down payment, employment and income information, and assets and liabilities. I/We certify that all of the information that we provided 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 Columbia Savings Bank reserves the right to verify any of the information I/we provided on my/our application and supporting documentation submitted in connection with my/our application.
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 loan, 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 loan from Columbia Savings Bank. As part of the application process, Columbia Savings Bank may verify information contained in my/our loan application and in other documents required in connection with the loan, either during Columbia Savings Bank's processing of the loan application or after the loan is closed as part of its quality control program.
2. I/We hereby authorize you to provide to Columbia Savings Bank and to any investor to whom Columbia Savings Bank may sell my/our loan 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 investment account balances; credit history; rental payment history; and copies of my/our personal and business income tax returns.
3. A fax or copy of this Authorization may be accepted as an original.
4. Your prompt reply to Columbia Savings Bank or to the investor that purchased my/our loan is appreciated.

\_\_\_\_\_  
Applicant's Name

\_\_\_\_\_  
Co-Applicant's Name

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

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

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Co-Application's Signature