

HOME EQUITY CERTIFICATION AND ACKNOWLEDGEMENT

ACKNOWLEDGEMENT OF HOME EQUITY LOAN APPLICATION

I/We have applied for a mortgage loan through _____, who is working in conjunction with Fairway Wholesale Lending, a division of Fairway Independent Mortgage Corporation. Fairway Wholesale Lending will serve as the lender on the first lien on the subject transaction. We authorize Fairway Independent Lending to submit a home equity loan or line of credit application to Quorum Federal Credit Union on my/our behalf. This application includes providing Quorum Federal Credit Union with copies of all items necessary information to render a loan decision. Documents may include but are not limited to; all income, asset, credit and other personal information required.

I/we certify that all the information on the application we submitted is true and complete. I/we made no misrepresentations in the loan application or any other documents, nor did I/we omit any pertinent information. I/we authorize Quorum Federal Credit Union to obtain credit reports in connection with this application.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- 1) Each of the undersigned applicants hereby acknowledges that Quorum Federal Credit Union or any owner of the loan, its servicers, its third party vendors, successors and assigns may verify or re-verify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or consumer reporting agency.
- 2) Quorum Federal Credit Union, any investor that purchases the mortgage or any third party vendor may address this authorization to any party named in the loan application.
- 3) A copy of this authorization may be accepted as an original.

Applicant

XXX-XX-
Last 4 digits of SSN

Date

Co-Applicant

XXX-XX-
Last 4 digits of SSN

Date