

Borrower's Certification and Authorization

Loan Number:

Certification of Application Information

Each of the undersigned certifies and agrees to the following:

1. I have applied for a Home Equity Line or Loan from Bank of America, N.A. ("Lender"). In applying for the line/loan, I completed a loan application containing various information on the purpose of the line/loan, the requested amount, information about the subject property, and employment and income information. 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.
2. I understand and agree that the Lender reserves the right to verify with my employer and/or my financial institution the information provided in the application and in any other required documents.
3. I agree that Lender may obtain consumer credit report(s) on me in connection with my application for credit and that Lender and any assignee or servicer of an approved account may also do so for any reviews, updates, renewals, extensions, or collection activity on the account.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, under the provisions of Title 18, United States Code, Section 1001, et seq., to knowingly make any false statements when applying for this mortgage.
5. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below. If both applicants do not intend to apply for joint credit, please contact your Loan Processor immediately.
6. I agree that Bank of America, N.A. may share information about its experience with me with its subsidiaries and affiliated companies ("Bank of America Companies"). Bank of America, N.A. may also share with the Bank of America Companies information provided to it relating to this and other applications, information it may obtain about me from outside sources, and consumer report information. I may request that application information, information from outside sources and consumer report information not be shared among the Bank of America Companies by calling Bank of America at 1.888.341.5000, online at www.bankofamerica.com/privacy through Contact Us or by talking with a customer service representative at a banking center or my client relationship manager.

NOTICE TO BORROWERS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Veterans Affairs Loan Guaranty Service or the Department of Housing and Urban Development and the Federal Housing Administration (HUD/FHA) has a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Veterans Affairs Loan Guaranty Service or HUD/FHA without further notice or authorization, but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Authorization to Release Information

To Whom It May Concern:

In connection with my application to Bank of America, N.A. ("Lender"), I authorize the Lender to verify information contained in my loan application and related documents (whether prior to or after closing), and I authorize any employer, financial institution or other party to supply such information and documentation as requested by the Lender or any investor that purchases my loan. Such information includes, but is not limited to, employment history and income, account balances, credit history, copies of income tax returns, rent history, utility payments, phone payments and cable payments, payoff requests, and verification of mortgage. A copy of this authorization may be accepted as an original.

Borrower Date

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Note: In order to expedite the processing of your Home Equity credit request, it is important that you promptly return all documents requiring signatures. Delays in receiving required documentation will increase the processing time of the credit request. We recommend returning the documents via fax to our Toll Free fax number 866-394-5883.