



BORROWER CERTIFICATION & AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I / We have applied for a mortgage loan from White Oak Holdings, Inc. ("Company"). 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.
2. I / We understand and agree that Company 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 / or the financial institution.
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 mortgage, 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 mortgage loan from Company. As part of the application process, Company, 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.
2. I / We authorize Company, to obtain a credit report & background report (such as the SmartLinx® Person Report or SmartLinx® Business Report by LexisNexis) from any credit/consumer reporting agency of its choice. Copies of said report(s) may be given to the intended Investor(s) for the purpose of making the decision to fund the loan. Further credit reports may be obtained by Company, at any time during the loan term.
3. Company or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Signature:	Signature:
Print Name:	Print Name:
Date Signed:	Date Signed:
Date of Birth:	Date of Birth: