NBT COMMONWEALTH MORTGAGE CORPORATION

3538 Oak Forest Drive Suite #A, Houston, Texas 77018 Tel: (713) 776-9390 Fax: (713) 776-9405

CERTIFICATION AND AUTHORIZATION FOR CREDIT CHECKS

I/We, the undersigned, certify that all statements and information in this application, and on each document submitted in connection with this loan request, including federal income tax returns, are true, correct and complete. I/We hereby authorize NBT Commonwealth Mortgage Corporation to make any and all inquiries deemed necessary to verify the accuracy of the information contained herein, including to the Internal Revenue Service and any credit reporting agencies. I/We further authorize all other financial institutions and credit reporting agencies to provide NBT Commonwealth Mortgage Corporation with any information they may have concerning their credit experience with me/us. Additionally, I/We agree to promptly notify NBT Commonwealth Mortgage Corporation of any material change in any such information.

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Borrower Signature Date

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Borrower Signature Date

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Borrower Signature Date

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Borrower Signature Date