

Blackhawk State Bank

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Blackhawk State 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 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 Blackhawk State Bank reserves the right to process my loan as a full documentation program. This may include verifying 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 with Blackhawk State Bank. As part of the application process, Blackhawk State Bank 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 you to provide Blackhawk State Bank, and to any investor to whom Blackhawk State Bank may sell my mortgage, any and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income; bank, money market, and similiar account balances; credit history; and copies of income tax returns.
3. Blackhawk State Bank or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. I/We hereby authorize Blackhawk State Bank to inform my/our Realtor or Builder of the status of my/our loan application.
5. A photographic or fax copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply to Blackhawk State Bank or the investor that purchased the mortgage is appreciated.

AUTOMATED UNDERWRITING SERVICE ACKNOWLEDGEMENT AND AGREEMENT

I/We agree that my/our mortgage loan may be reviewed by the Federal Home Loan Mortgage Corporation's Automated Underwriting Service (Freddie Mac/AUS) to assist in processing my/our application. I/We authorize Blackhawk State Bank and Freddie Mac/AUS to obtain copies of my credit reports and any other information they require to process my/our application, such as employment and income, asset and liability, and other information about me/us. I/We also agree that Blackhawk State Bank and Freddie Mac/AUS may use the information about me/us to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

Social Security Number

Social Security Number

BLANKET CERTIFICATION FOR OUTSIDE INVESTORS

The undersigned hereby acknowledges that a copy of this form, along with copies of all other forms provided, are true and exact copies of the original documents contained in Blackhawk State Bank's permanent file.