



**Liberty Mortgage Inc.**

PO Box 410194 Chicago, IL 60641

Phone: 773-677-6460 Fax 773-439-2450 E-mail libmtg@yahoo.com

## Borrower's Certification & Authorization

### Certification

The undersigned certify the following:

- 1 I/We have applied for a residential mortgage loan from **Liberty Mortgage** in applying for the loan;

I/We completed a loan application containing various information on the purposes 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 with the employer and/or other documents, nor did I/We omit any pertinent information.

- 2 I/We understand and agree that 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 full 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 residential mortgage loan from **Liberty Mortgage**
- 2 As part of the application process, 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.
- 3 Liberty Mortgage or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
- 4 A copy of this authorization may be accepted as an original.
- 5 Your prompt reply to or the investor that purchased the mortgage is appreciated.

X

X

S.S.Number:

S.S.Number:

Date Of Birth:

Date Of Birth:



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### Credit Card Billing Authorization

To process payment for your initial credit report and residential appraisal we need certain information. Upon authorization, we will bill the credit card you designate for the amount due. Your total charges will appear on your credit card statement. In the event you cancel this order after the services have been initiated, charges will reflect only the amount of expenses incurred.

Applicant: \_\_\_\_\_  
Subject Property: \_\_\_\_\_  
\_\_\_\_\_

I \_\_\_\_\_ authorize the Credit Reporting Company and Appraisal Company utilized by; Liberty Mortgage.

in consideration for a mortgage application for a Real Estate secured loan.

The selected authorized Credit Reporting Company and Appraisal Management Company may make the current prevailing charges to my Credit Card in consideration for a Tri-Merge Credit Report and a Residential Property Appraisal on the above subject property as requested by me of this credit card.

No persons are authorized to make charges on said account without my express authorization.

I understand if the credit report and appraisal is more than the estimated charge indicated, I am responsible to ensure the CRC and AMC are made whole.

Credit Card Type:    \_\_\_ Visa    \_\_\_ MasterCard    \_\_\_ American Express    \_\_\_ Discover

Credit Card Number: \_\_\_\_\_ Code: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

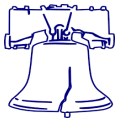
Billing Name (as it appears on credit card): \_\_\_\_\_

Billing Address: \_\_\_\_\_  
\_\_\_\_\_

Daytime Phone: \_\_\_\_\_

X  
\_\_\_\_\_  
Signature:

\_\_\_\_\_  
Date:



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## Required Documentation

### Conventional Loans

- 2017 Personal Tax Returns
- 2018 Personal Tax Returns
- 2017 W2s
- 2018 W2s
- 30 Days Pay Stubs
- 2 Months Bank Statements
- Documentation To Verify Source Of Funds
- All Leases For Subject Property
- Contract, (If Purchase)
- Copy Earnest (If Purchase)
- If Retired - Pension and/or social security award letter showing proof of amount receiving.
- If divorced copy of divorce decree.
- Name, phone and email of Insurance agent, and Attorney.

### Rehab Loans

- Contractors Bond
- Signed & dated W-9 Form
- Owners/Contractors Agreement
- 2012 Info Form from Contractor
- Contractors Resume

Contact: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_