



CERTIFICATION

The undersigned certify the following:

1. I/We have applied through **EQUITY HOMES, LLC.**, a supplier of materials and services, for prequalification of a mortgage loan amount. **EQUITY HOMES, LLC.** through their availability of lending agencies will assist in establishing a new home mortgage for construction of a complete pre-engineered home package. In applying for the loan, I/we will complete 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 **EQUITY HOMES, LLC.** though their lending agencies, its successors and/or assigns, reserve the right to re-verify 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 10, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan prequalification through **EQUITY HOMES, LLC.** lending agencies. As part of the application process, **EQUITY HOMES, LLC.** lending agencies, its successors and/or assigns, any investor or mortgage guaranty insurer (if any) that purchases the mortgage, 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. This authorization will be valid for as long as the loan remains unpaid.
2. I/We authorize you to provide to **EQUITY HOMES, LLC.** lending agencies, its successors and/or assigns, to any investor and mortgage guaranty insurer (if any) to whom their lending agencies may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **EQUITY HOMES, LLC.** and their lending agencies or any investor that purchases the mortgage or the mortgage guaranty insurer (if any), its successors and/or assigns may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **EQUITY HOMES, LLC.** and their lending agencies, the investor that purchases the mortgage, or the mortgage guaranty insurer (if any), is appreciated.
6. I/We hereby authorize the release of information concerning the status of my/our application to any real estate agent or real estate broker involved in this transaction. If any application is denied or a counter offer is made, the reasons for these actions may be released to such person.

Date: _____

Borrower's Signature

Co-Borrower's Signature

Borrower's First Name Middle Initial Last Name

Co-Borrower's First Name Middle Initial Last Name

PLEASE PRINT

Borrower's Address

Co - Borrower's Address

City, State, Zip Code, County

City, State, Zip Code, County

Social Security Number

Social Security Number

Home # : _____

Home # : _____

Work # : _____

Work # : _____

Fax# : _____

Fax # : _____

E-mail: _____

E-mail: _____

Last year's income: _____
(adjusted gross income from your tax return)

Last year's income: _____
(adjusted gross income from your tax return)

This year's income (est.): _____

This year's income (est.): _____

Main Employer or Source of Income: _____

Main Employer or Source of Income: _____

Second Employer or Source of Income: _____

Second Employer or Source of Income: _____

Third Employer or Source of Income: _____

Third Employer or Source of Income: _____

Monthly Child Support Payments \$ _____

Monthly Child Support Payments \$ _____

Monthly Child Support Received \$ _____

Monthly Child Support Received \$ _____

Cash available for down payment (if required),
not including proceeds from the sale of your home \$ _____

Cash available for down payment (if required),
not including proceeds from the sale of your home \$ _____

If you currently own your own home:

Current Mortgage Payment: _____

How much do you owe on all mortgages? _____

What is the current market value of your home? _____

If you currently rent: Current Rent Payment: _____

Do you currently own a lot on which to build? Yes or No

If yes, how much do you currently owe on the lot? _____

If yes, is your lot serviced by public water? Yes or No

If yes, is your lot serviced by a public sewer system? Yes or No

If no, how much do you intend to spend on the purchase of a lot? _____

Remarks: _____