

BORROWER CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Worldwide Mortgage Lending Group Inc ("Lender").
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 Lender 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 Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), 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 to Lender and to any investor to whom Lender may sell my/our mortgage, and to the mortgage guaranty insurer (if any), 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. Lender 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.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

Borrower

Date

Social Security Number

Credit Card Authorization Form

Please type all information in the blank spaces below to complete the forms

Date: _____

I _____, hereby authorize Worldwide Mortgage Lending Group Inc , or its affiliates to charge my credit card in the amount of _____ for services related to a purchase, or refinance of a property.

Credit Card Authorization Information

Credit Card Number: _____

Expiration Date: _____ Security Code: _____

Credit Card Billing Information

Name on Card: _____

Address: _____

City: _____ State _____ Zip code _____

Phone: _____ Email: _____

Card Holder Signature: _____

Originator _____

WWMLG Loan Pre-Qual Sheet

Date _____

Borrower Information

Name: _____ Address: _____ Married ___ CS ___ US ___ RES ___
City _____ ST _____ ZIP _____ SS: _____ DOB: _____ Cel _____

Notes/Subject Property _____

Employment Information

Employed ___ Income _____ If less Than 2 years, How long at Prior Employer ___ Prove with W2 ___ TXR ___
Self Employed ___ Income _____ If less than 2 years as Self Employed, Please Explain: _____

Can you Prove 1099 ___ Tax Returns ___ Bank Statements 24 Months ___ 12 Months ___ 3 Months ___ CPA _____

Co-Borrower Information

Name: _____ Address: _____ Married ___ CS ___ US ___ RES ___
City _____ ST _____ ZIP _____ SS: _____ DOB: _____ Cel _____

Employment Information

Employed ___ Income _____ If less Than 2 years, How long at Prior Employer ___ Prove with W2 ___ TXR ___
Self Employed ___ Income _____ If less than 2 years as Self Employed, Please Explain: _____

Can you Prove 1099 ___ Tax Returns ___ Bank Statements 24 Months ___ 12 Months ___ 3 Months ___ CPA _____

Purchase

Property Type: Single Family ___ Condo ___ Condo Hotel ___ Townhouse ___ Duplex ___ Triplex ___ 4Plex ___ Mixed ___
Owner Occupied ___ Non Owner ___ Commercial ___ First Time Buyer ___ Homeowner ___ Rent ___ Lates ___
Property Value _____ Loan Amount _____ LTV _____ Funds Available _____ Season 2 Months _____

Refinance Rate and Term & Refi Cash Out

Property Type: Single Family ___ Condo ___ Condo Hotel ___ Townhouse ___ Duplex ___ Triplex ___ 4Plex ___ Mixed ___
Owner Occupied ___ Commercial ___ Investment ___ If Investment, do you own your home _____ Lates _____

Property Value _____ Mortgage Owed _____ Loan Amount _____ LTV _____

REFI RATE&TERM: Current int rate _____ Fixed ___ Adjustable ___ 15 ___ 30 ___ Reason _____

REFI CASH OUT: Amount Cash Out Needed _____ Reason: _____

Internal Use Only

Loan Amount _____ LTV _____ Terms _____ Amrtz _____ PPNALTY _____ DSCR _____

Interest Par Rate _____ YSP _____ Borrower pay _____ Lender/Discount points _____ Reserves Required _____

DTI _____ Income Proof Required _____ Program _____