

BORROWER'S CERTIFICATION AND AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a loan with TheEDGEBANK, a branch of Premier Bank of Jacksonville. 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 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 TheEDGEBANK reserves the right to verify the information provided on the application with the employer and/or 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 loan, 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 loan with TheEDGEBANK, a branch of Premier Bank of Jacksonville. As part of the application process, TheEDGEBANK 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 TheEDGEBANK, and to any investor to whom TheEDGEBANK may sell my loan, 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; copies of income tax returns; and financial statements.
3. TheEDGEBANK or any investor that purchases the loan 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 TheEDGEBANK or the investor that purchased the loan is appreciated.

Business or D/B/A Name (If Applicable): _____

(Borrower's Signature)

(Social Security Number)

(Borrower's Signature)

(Social Security Number)