

Certification and Authorization

Dawson Co-op Credit Union April, 2014

Protecting Personal Information-In addition to protecting your account information, you should take precautions to protect your personal identification information, such as your driver's license, Social Security Number, etc. It is your responsibility to protect personal information with the same level of care that you protect your account information.

CERTIFICATION

1. I (and co-applicant if applicable), have applied for a loan from Dawson Co-op Credit Union. In applying for the loan, I will complete a loan application containing various information about me and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or in any related documents, nor did I omit any important information.
2. I understand and agree that Dawson Co-op Credit Union may verify any information provided to Dawson Co-op Credit Union concerning my application, including, but without limitation, verifications with employers and financial institutions of the information provided on the application.
3. I 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 have applied for a loan from Dawson Co-op Credit Union ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information contained in my loan application and in other documents required in connection with the loan, either before or after the loan is closed.
2. I authorize you to provide to Lender, to any investor to whom Lender may sell my loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, 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, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Dawson Co-op Credit Union, to any investor that purchases the loan, and to any insurer of the loan is appreciated.