CERTIFICATION

The undersigned certify(ies) that:

1. I/We have applied for a mortgage loan from LendingPROS, a registered DBA of OCMBC, Inc.

    In applying for the loan, I/we completed a loan application containing 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 provided information is true and complete. I/We made no misrepresentations in the loan application with the employment and/or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that LendingPROS 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 it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for the mortgage, as applicable under the provisions of Title 18, Unites States Code, § 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from LendingPROS, a registered DBA of OCMBC, Inc.

    As part of the application process, LendingPROS 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 understand and agree that LendingPROS 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. LendingPROS or any investor that purchases the mortgage 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 LendingPROS or the investor that purchased the mortgage is appreciated.

Borrower Signature	Date	Co-borrower Signature	Date
Borrower SSN		Co-borrower SSN	