



## Acknowledgement and Authorization

I/We certify that the financial information stated in the Financial Information Form is a true and accurate account of my/our financial condition.

I/We consent for the Mortgage Investor, the Mortgage Servicer, and the Mortgage Insurer to engage in discussions and negotiations with me regarding foreclosure alternative programs. I/We acknowledge that the Mortgage Investor, the Mortgage Servicer, and the Mortgage Insurer are under no obligation to agree to an alternative to foreclosure and that no representative of the aforementioned entities have made any representations that my/our mortgage will be modified or otherwise authorized an alternative to foreclosure.

I/We consent for the Mortgage Investor, Mortgage Servicer, and the Mortgage Insurer to discuss and share information about my mortgage and personal financial situation.

I/We acknowledge the payments on my/our mortgage may be delinquent and that any collection action which maybe currently in progress, including foreclosure proceedings, will continue without delay while a foreclosure alternative is being reviewed.

I/We agree that discussions and negotiations of a possible foreclosure alternative will not constitute a waiver of or a defense to commencing or continuing any foreclosure or other collection action. The foreclosure action will be terminated and an alternative to foreclosure will be provided only if and when an agreement for a foreclosure alternative has been approved in writing.

I/We have had the opportunity to consult with legal and/or tax counsel prior to signing this document and I/We willingly agree to these terms and conditions whether or not I/We elected to retain such counsel.

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Borrower

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Date

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Co-Borrower

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Date

# Borrower's Certification & Authorization

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## Certification

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The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Dilger Financial Group**.  
In applying for the loan.  
I/We completed a loan application containing various information on the purposes 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 with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Dilger Financial Group** 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.

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## Authorization to Release Information

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To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Dilger Financial Group**.  
As part of the application process, **Dilger Financial Group** 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 **Dilger Financial Group** 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. **Dilger Financial Group** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Dilger Financial Group** or the investor that purchased the mortgage is appreciated.

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Date

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Date

Social Security Number:

Social Security Number:

**PART A: BORROWER INFORMATION**

<b>BORROWER NAME:</b>	
<b>SOCIAL SECURITY NO:</b>	
<b>PHONE NO:</b> EVENING ( ) _____ DAY ( ) _____ CELL ( ) _____ <b>WHICH IS BEST TO CONTACT?</b> _____	
<b>PROPERTY ADDRESS:</b> STREET _____ CITY _____ STATE: _____ ZIP CODE _____	
<b>EMAIL ADDRESS:</b>	
<b>EMPLOYER (CURRENT)</b>	<b>POSITION:</b>
<b>YEARS ON JOB:</b>	<b>EMPLOYER PHONE:</b>
<b>EMPLOYER (PREVIOUS)</b>	<b>POSITION:</b>
<b>YEARS ON JOB:</b>	<b>EMPLOYER PHONE:</b>

<b>CO-BORROWER NAME:</b>	
<b>SOCIAL SECURITY NO:</b>	
<b>PHONE NO:</b> EVENING ( ) _____ DAY ( ) _____ CELL ( ) _____ <b>WHICH IS BEST TO CONTACT?</b> _____	
<b>PROPERTY ADDRESS:</b> STREET _____ CITY _____ STATE: _____ ZIP CODE _____	
<b>EMAIL ADDRESS:</b>	
<b>EMPLOYER (CURRENT)</b>	<b>POSITION:</b>
<b>YEARS ON JOB:</b>	<b>EMPLOYER PHONE:</b>
<b>EMPLOYER (PREVIOUS)</b>	<b>POSITION:</b>
<b>YEARS ON JOB:</b>	<b>EMPLOYER PHONE:</b>

## PART B: PROPERTY INFORMATION

PROPERTY FOR SALE?	YES _____	PROPERTY FOR RENT?	YES _____
	NO _____		NO _____

LIST DATE:	LIST PRICE:	MONTHLY RENT \$	MONTH LAST PAID:
REALTOR NAME:	REALTOR PHONE:	REALTOR OFFICE:	LEGAL:

## PART C: MONTHLY INCOME

DESCRIPTION (MONTHLY)	BORROWER	CO-BORROWER	TOTAL
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1. NET SALARY/WAGES	\$	\$	\$
2. OTHER INCOME	\$	\$	\$
3. OTHER ADDITIONAL INCOME (SSI, Rental, Second Job, Child Support)	\$	\$	\$
4. TOTAL NET PERSONAL INCOME	\$	\$	\$

**PART D: MONTHLY EXPENSES**

DESCRIPTION (MONTHLY)	BORROWER	CO-BORROWER	TOTAL
1. PRIMARY HOME MORTGAGE (including taxes and insurance)	\$	\$	\$
2. TAXES ON PRIMARY HOME (if not included on #1)	\$	\$	\$
3. INSURANCE ON PRIMARY HOME (if not included on #1)	\$	\$	\$
4. RENT PAYMENT (if owner not occupying subject property)	\$	\$	\$
5. MAINTENANCE/HOA FEES	\$	\$	\$
6. OTHER MORTGAGES	\$	\$	\$
7. AUTOMOBILE LOANS	\$	\$	\$
8. OTHER LOANS	\$	\$	\$
9. CREDIT CARDS (minimum payment)	\$	\$	\$
10. ALIMONEY/CHILD SUPPORT	\$	\$	\$
11. CHILD/DEPENDENT CARE	\$	\$	\$
12. UTILITIES (water, electricity, gas, cable, etc.)	\$	\$	\$
13. TELEPHONE (land line and cell phone)	\$	\$	\$
14. INSURANCE (automobile, health, life)	\$	\$	\$
15. MEDICAL EXPENSES (uninsured)	\$	\$	\$
16. CAR EXPENSES (gas, maintenance, parking)	\$	\$	\$
17. GROCERIES AND TOILETRIES	\$	\$	\$
18. OTHER MONTHLY EXPENSES	\$	\$	\$
19. OTHER MONTHLY EXPENSES	\$	\$	\$
20. OTHER MONTHLY EXPENSES	\$	\$	\$
21. TOTAL PERSONAL EXPENSES (add lines 1-20)	\$	\$	\$

**PART E: GENERAL QUESTIONS**

<p>1. DO YOU OCCUPTY THE PROPERTY AS A PRIMARY RESIDENCE?</p>	<p>YES _____ NO _____</p>	<p>IF YES YEARS: _____ MONTHS: _____</p>
<p>2. HOW MANY PEOPLE LIVE IN THE HOUSEHOLD?</p>	<p>#: _____</p>	<p>UNDER THE AGE OF 18? #: _____</p>
<p>3. DO YOU HAVE ANY OTHER DEBTS OR OBLIGATIONS SECURED BY THIS PROPERTY?  (Example: Second Mortgage, Home Equity Line of Credit, Judgments or Liens)</p>	<p>YES _____ NO _____</p>	
<p>LIST</p>	<p>BANK/WHOM:</p>	<p>AMOUNT:</p>
<p>LIST</p>	<p>BANK/WHOM:</p>	<p>AMOUNT:</p>
<p>LIST</p>	<p>BANK/WHOM:</p>	<p>AMOUNT:</p>
<p>4. WHAT IS THE AMOUNT OF FUNDS YOU HAVE AVAIL-ABLE TO PAY TOWARDS MORTGAGE?</p>		

NOTES: