



BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage from John Marshall Bank. 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 & liabilities. 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 John Marshall Bank may verify the information provided with the employer and/or other financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this mortgage, as applicable under the provisions of Title, United States Code, Section 1014.

Authorization to Release Information

To Whom it May Concern:

1. I/We have applied for a mortgage from John Marshall Bank. As part of the application process, John Marshall Bank 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 John Marshall Bank, 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. John Marshall Bank may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower's Signature

Social Security Number

Date

Borrower's Signature

Social Security Number

Date