

FIRST CHOICE MORTGAGE

13900 E. Harvard Ave #201 Aurora, CO 80014
Office: 303-745-9500 Fax: 303-945-9515

Borrowers Certification & Compliance Agreement

The undersigned certify the following:

1. I/we have applied for a mortgage from First Choice Mortgage. 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 the down payment, employment and income information, 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 First Choice Mortgage reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the loan application with the employer and/or financial institution.
3. I/we fully understand that it is a federal crime, punishable by fine and/or imprisonment, to knowingly make false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Compliance Agreement:

The undersigned, in consideration of the lender disbursing funds for the property located at _____, agree(s), if requested by the lender or someone acting on behalf of said lender, to fully cooperate and adjust for clerical errors on any and all loan documentation deemed necessary or desirable in the reasonable discretion of the lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association (FNMA), Government National Mortgage Association (GNMA), Federal Home Loan Mortgage Corporation (FHLMC), Department of Housing and Urban Development, Veterans Administration, or any municipal bonding authority, or to insure enforceability of this loan if kept in lender's portfolio.

The undersigned agree(s) to comply with all requests by lender within 30 days from date of mailing of said request by the lender. Borrower(s) agree to assume all cost including by way of illustration and not limitation, actual expense, legal fees and marketing losses for failing to comply with lenders requests within the 30 day time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by lender of its interest in and to said loan documentation.

_____ Borrower	_____ Date
_____ Borrower	_____ Date
_____ Borrower	_____ Date
_____ Borrower	_____ Date