



Borrower Certification and Consent to Verify

The undersigned certify the following:

I/We have applied for a loan with TLC Financial Network, Inc. ("TLC"). In applying for the loan, I/we have completed a loan application containing information regarding the purpose of the loan; the amount and source of any required down payment, employment, income, assets, and liability information. I/We certify that the information provided is true and correct to the best of my/our knowledge. I/We have not knowingly made any misrepresentations in the loan application or other documents provided, nor did I/we omit any pertinent information to the best of my/our knowledge.

I/We understand and agree that TLC reserves the right to alter the requirements of the loan review process at any time. This may include but is not limited to requiring additional documentation; verifying the information provided in my/our application with my/our employer(s), my/our creditors, and my/our financial institution(s); either before my/our loan is closed, or post close, as part of its ongoing quality control program. I/We 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 provision of Title 18, United States Code, and Section 1014.

To whom it may concern:

I/We have applied for a loan with TLC Financial Network, Inc. ("TLC"). As part of the application process, TLC may verify information provided in my/our loan application and in other documents required in connection with the loan; either before my/our loan is closed, or post close, as part of its ongoing quality control program.

I/We authorize you to provide TLC and any investor to whom TLC may sell, assign, or broker our loan; all information and documentation they request. Such information may include but is not limited to employment history including income; bank, money market, stocks, or similar asset account balances; credit history; and copies of income tax returns.

TLC Financial Network, Inc. or any investor that is evaluating the purchase and/or funding of the loan, may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to TLC Financial Network, Inc. is appreciated.

Borrower

Co-Borrower

Print Name

Date

Print Name

Date

Social Security Number

Social Security Number

By signing below, I certify that this is a true and correct copy of the original, which has been retained in our files.

TLC Financial Network, Inc.

By: Loan Processing Team