SVCF

SILICON VALLEY
CAPITAL FUNDING

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Silicon Valley Capital Funding, Inc**. In applying for the loan, I/we have completed (or will complete soon) a loan application containing specific information for the purpose of closing this loan, including the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information provided is true and complete. I/We will make no misrepresentations in this loan application or with other documents provided, nor will I/we omit any pertinent information.

2. I/We understand and agree that **Silicon Valley Capital Funding, Inc**. reserves the right to change the mortgage loan review process from fully documented to stated income and vice-versa. This may or may not 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 a mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Silicon Valley Capital Funding, Inc**.. As part of the application process, **Silicon Valley Capital Funding, Inc**. may verify information contained in my/our loan application and in other documents required for the processing of the loan, either before the loan is closed, or as part of its quality control program.

2. I/We authorize you to provide to **Silicon Valley Capital Funding, Inc**. and to any investor to whom **Silicon Valley Capital Funding, Inc**. deems appropriate any and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income and asset documentation including account balances, credit history, and copies of income tax returns.

3. **Silicon Valley Capital Funding, Inc**. or any investor or lender that underwrites the mortgage may utilize this authorization to themselves or any appropriate third party.

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

_____   _____   _____
                                             Date   Social Security Number   Date of Birth

_____   _____   _____
                                             Date   Social Security Number   Date of Birth