

## **BORROWER'S CERTIFICATION**

The Undersigned certify the following:

- 1. I/We am/are in the process of applying for a mortgage loan through **Gold Coast Bank**. In applying for the loan, I/We will complete a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information will be true and complete. I/We have made no misrepresentations to **Gold Coast Bank** during the loan application process or in any documents to date, nor did I/We omit any pertinent information.
- 2. I/We understand and agree that **Gold Coast Bank** 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.

## BORROWER'S AUTHORIZATION TO RELEASE INFORMATION

To Whom it May Concern:

- 1. I/We am/are in the process of applying for a mortgage loan through **Gold Coast Bank**. As part of the application process, **Gold Coast Bank** and the mortgage guaranty insurer (if any) may verify information contained in my/our 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 to **Gold Coast Bank** and to any investor to whom **Gold Coast Bank** may sell my/our mortgage, 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. Gold Coast Bank or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
- 4. A copy of this authorization may be accepted as an original.

## **E-SIGN AUTHORIZATION**

Covered Transactions: By signing and acknowledging this agreement you have consented to electronic communication throughout the mortgage process. You may receive any number of document(s) and/or information via electronic communication that concern your inquiry, preapproval, prequalification, approval, change in terms, denial, final settlement and loan terms. This agreement will become effective on the date signed and shall remain in full force and effective until termination in accordance with the following provisions. We reserve the right to discontinue the provision of your electronic communications or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law. If you wish to terminate this Agreement, you must notify the Bank and provide your name, address, the Service(s) you are discontinuing, and the termination date of the Service(s). You may notify the bank by one of the following methods: A) By sending an email to the Bank at <a href="mailto:info@goldcoastbank.net">info@goldcoastbank.net</a> B) By calling 312-587-3200 or C) By writing a letter and sending to our office Attention: Mortgage Division / E-Sign.

Hardware/Software Requirements: All communication that we provide to you in electronic form will be provided either via 1) Internet 2) E-mail; or 3) Docusign or 4) a web site <a href="www.goldcoastbank.net">www.goldcoastbank.net</a>. You may have software which permits you to receive and access Portable Document Format "PDF" files, such as Adobe Acrobat Reader. Your access to this agreement verifies that your system/devise has the necessary software to permit you to receive and access "PDF" files.

Paper Documents: At any point the consumer has the right to a paper or non-electronic form of the documentation that was provided. Upon request the consumer may request that the documents be mailed to them or they can be picked up at either of the Gold Coast Bank locations listed as follows: Gold Coast Bank - 1165 N Clark Street, Ste 200, Chicago, IL 60610. There is no fee for requesting the documents covered by this agreement.

**Consent:** By signing this authorization I consent that I have read, understand, and agree to the terms of the E-Sign Authorization section and by replying to this email I hereby affirm that I consent to send/receive electronic communications to Gold Coast Bank as described herein. I further agree that I have access to the necessary hardware and software requirements specified above.

Signature	Date	Signature	Date
Printed Name		Printed Name	
SSN	DOB	SSN	DOB
Address		Address	
E-mail Address		E-mail Address	