



# City of El Cajon/El Cajon Redevelopment Agency

Community Development Department  
Housing Division

Loan #

## **BORROWER’S CERTIFICATION & AUTHORIZATION**

Privacy Act Notice: This information is to be used by the agency collection it or its assignees in determining whether you qualify as a prospective mortgage under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information you requested in the form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452by (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. Seq. (if USDA/FmHA).

The undersigned certify the following:

1. I/We have applied for a loan from the City of El Cajon (“City”) or the El Cajon Redevelopment Agency (“Agency”). In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, employment and income information, assets and liabilities, etc. 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 that the City/Agency reserves the right to request any additional information necessary to complete the loan request and verify the information provided on the application with the employer, creditor, or financial institutions.
3. I/We fully understand that it is a Federal crime punishable by fine, 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.

## **AUTHORIZATION TO RELEASE INFORMATION**

To whom it may concern:

1. I/We have applied for a loan from the City/Agency. As part of the application process, the /Agency may verify information contained in my/our application and in other documents required in connection with the loan, either before the loan is close, or as part of its quality control program.
2. I/We authorize you to provide the City/Agency, and to any assignees, all information and documentation that they request. Such information includes, but its is not limited to, employment history and income, bank, money market, and similar balances; credit history, and copies of income tax returns. The City of El Cajon or El Cajon Redevelopment Agency, or its assignees, may address this authorization to any party name in the loan application or not listed by omission or misrepresentation.
3. A photocopy of this authorization may be accepted as original.
4. Your prompt reply to the City/Agency, or its assignees, is greatly appreciated.

\_\_\_\_\_  
Owner/Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Owner/Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number