

Borrower's Authorization Form

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective candidate for the Memphis Residential Accessibility and Modification (RAMP 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 Grant participant or borrower may be delayed or rejected. The information requested in this 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 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et seq. (if USDA/FmHA).

PART 1 BORROWER'S INFORMATION

1. Borrower (s)

Name and address of Lender

Date

Mortgage Loan Number

If you have a 2nd or 3rd lien holder please provide information in the NOTE section.

PART 2 - BORROWER'S AUTHORIZATION

I hereby authorize the City of Memphis, Division of Housing and Community Development, to verify my income and earnings records as required to determine eligibility for the RAMP grant application. I further authorize the City of Memphis, Division of Housing and Community Development, to verify bankruptcy history, and to obtain past and present mortgage obligation.

It is understood that a copy of this form will also serve as authorization. The information the City of Memphis, Division of Housing and Community Development obtains is to be used solely for processing my application for the RAMP Program.

NOTES

Borrower

Date

Borrower

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1 I/We have applied for RAMP home repair program through the City of Memphis, Division of Housing and Community Development . In applying for the program, I/We completed a RAMP grant application containing various information for the purpose of home repair, income and mortgage requirements. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the RAMP application or other documents, nor did I/We omit any pertinent information.

Initial _____

2 I/We understand and agree that the City of Memphis reserves the right to change the RAMP grant review processes to a full documentation process. This may include verifying the information provided on the application with the employer and/or the financial institution.

Initial _____

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.

Initial _____