BORROWER CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1.   I/We have applied for a mortgage loan from BM Real Estate Services Inc. dba SOLVE ("Lender"). In applying for the loan, I/we completed an online loan application containing various information for the purpose of the loan, the amount and source of the down-payment, assets and liabilities. 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 Lender 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.

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, and Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1.   I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan 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 Lender, to obtain a credit report and background report, including investigative reports, from any credit/consumer reporting agency of its choice. Copies of said report(s) may be given to any intended investor(s) for the purpose of making the decision to fund the loan. Further credit reports may be obtained by Lender, at any time during the loan term.

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

_____   _____   _____   _____
Borrower   Date   Co Borrower   Date

_____   _____
Borrower Social Security   Co Borrower Social Security

_____	_____
Borrower Mailing Address	Co Borrower Mailing Address

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"NON-QM THIRD PARTY ORIGINATIONS RE-INVENTED"