



# BORROWER’S CERTIFICATION & AUTHORIZATION

## Certification

The undersigned certify the following:

1. I/We have applied for a member business loan from **Community First Guam Federal Credit Union**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the Loan, the amount and source of down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and correct. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. Before or after a loan has been granted, should misrepresentations be discovered, that were directly or indirectly relied upon to grant the loan or a specific type of financing, I/We understood that **Community First Guam Federal Credit Union** reserves the right to decline the loan request; or if granted, accelerate the loan balance and require payment in full within 30 days or change the loan program, e.g. rates, terms, etc.
3. I/We understand and agree that **Community First Guam Federal Credit Union** at its discretion may make changes to the loan review process to require any additional documentation it may deem necessary. This may include additional verification information from an employer, financial institution, or other pertinent entity.
4. 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 loan, 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 member business loan from **Community First Guam Federal Credit Union**. As part of the application process, **Community First Guam Federal Credit Union** and any guaranty insurer (if any), 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 you to provide to **Community First Guam Federal Credit Union**, and to any investor to whom **Community First Guam Federal Credit Union** may sell my loan, and to the guaranty insurer (if any), and all information and documentation that they may request. Such information includes, but is not limited to, employment history and income or earnings history; account balances for bank, money market, and similar accounts; and copies of income tax returns.
3. **Community First Guam Federal Credit Union**, any investor that purchase the loan, or the guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Community First Guam Federal Credit Union**, the investor that purchased the loan, or the guaranty insurer (if any) is appreciated.
6. Guaranty insurer (if any): \_\_\_\_\_.

\_\_\_\_\_  
Name of Company (Print)

\_\_\_\_\_  
EIN / Social Security Number

\_\_\_\_\_  
Its Duly Authorized Representative (Print Name and Signature)

\_\_\_\_\_  
It's Authorized Representative (Print Title)

\_\_\_\_\_  
Borrower's Signature

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

\_\_\_\_\_  
Borrower's Signature

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