

**CERTIFICATION OF APPLICATION INFORMATION**

Each of the undersigned certifies and agrees to the following:

1. I have applied for a Home Equity Line of Credit from Bank of America, N.A. ("Lender"). In applying for the Home Equity Line of Credit, I completed a Line of Credit application containing various information on the purpose of the Line of Credit, the requested amount, information about the subject property, and employment and income information. I certify that all of the information is true and complete. I made no misrepresentations in the Line of Credit application or other documents, nor did I omit any pertinent information.
2. I understand and agree that the Lender reserves the right to verify with my employer and/or my financial institution the information provided in the application and in any other required documents.
3. I agree that Lender may obtain consumer credit report(s) on me in connection with my application for credit and that Lender and any assignee or servicer of an approved account may also do so for any reviews, updates, renewals, extensions, or collection activity on the account.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, under the provisions of Title 18, United States Code, Section 1001, et seq., to knowingly make any false statements when applying for this mortgage.
5. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below. If both applicants do not intend to apply for joint credit, please contact your Loan Processor immediately.
6. I agree that Bank of America, N.A. may share information about its experience with me with its subsidiaries and affiliated companies ("Bank of America Companies"). Bank of America, N.A. may also share with the Bank of America Companies information provided to it relating to this and other applications, information it may obtain about me from outside sources, and consumer report information. I may request that application information, information from outside sources and consumer report information not be shared among the Bank of America Companies by calling Bank of America at 1-888-341-5000, online at [www.bankofamerica.com/privacy](http://www.bankofamerica.com/privacy) through Contact Us or by talking with a customer service representative at a financial center or my client relationship manager.
7. I authorize Lender to disclose, share, release, communicate, and provide to any investor private information and documentation contained in or related to my mortgage loan, which is identified below. This information and documentation may include, but is not limited to, employment history and income; bank, money market, and similar account balances and transactional history; credit history; homeowner's or condominium association records; and copies of income tax returns.

**NOTICE TO BORROWERS**

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Veterans Affairs Loan Guaranty Service or the Department of Housing and Urban Development and the Federal Housing Administration (HUD/FHA) has a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Veterans Affairs Loan Guaranty Service or HUD/FHA without further notice or authorization,

but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

In connection with my application to Bank of America, N.A. ("Lender"), I authorize the Lender to verify information contained in my loan application and related documents (whether prior to or after closing), and I authorize any employer, financial institution or other party receiving this request to supply to Lender, any investor that purchases my loan, and any other third parties as appropriate to obtain insurance (including master policies) any and all information and documentation that may be requested. Such information includes, but is not limited to, employment history and income, account balances, credit history, copies of income tax returns, rent history, utility payments, phone payments and cable payments, payoff requests, and verification of mortgage. A copy of this authorization may be accepted as an original.

**AGREEMENT PURSUANT TO THE FEDERAL TAXPAYER FIRST ACT 2019:** I understand, acknowledge, consent, and agree that the Lender and Other Loan Participants can obtain, use and share tax return and tax transcript information for purposes of (i) providing an offer; (ii) originating, verifying data, maintaining, managing, auditing, monitoring, servicing, enforcing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable state and federal laws, including privacy and data security laws and court orders. By signing below I attest and declare I have authority to make this agreement on behalf of my spouse, if any, if the tax information derives from a joint return. The Lender includes the Lender's affiliates, agents, service providers (including tax retrieval and information service providers, contract underwriters and processors) and any of their respective successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties, any affordable housing assistance provider, lender, or municipal or state program administrator considering additional financing, down payment, or closing cost assistance in conjunction with your loan application, and any of aforementioned parties' successors and assigns.

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Borrower Date

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**Note:** In order to expedite the processing of your Home Equity credit request, it is important that you promptly return all documents requiring signatures. Delays in receiving required documentation will increase the processing time of the credit request. We recommend returning the documents via fax to our Toll Free fax number