



People's United Bank  
850 Main Street, Bridgeport, CT 06604

**Notice to Mortgage Applicant**

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

**What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

***Certification***

The undersigned certify the following:

1. **Truth of Information Provided.** I/We have applied for a mortgage loan or have made a request for mortgage Pre-approval to People's United Bank. In so doing, I/we completed (or partially completed in the case of pre-approval) a loan application containing various information on the purpose of the loan, the amount and source of the down-payment, employment and income information, and 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. **Change in Review Process.** I/We understand and agree that People's United Bank 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 with my past or present employer, any financial institution named, or any other person or entity named.
3. **False Statements Are a Crime.** I/We 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.

***Authorization to Release Credit and Employment Information***

To Whom It May Concern:

1. **People's United Bank and Others May Verify Information.** (Applicable to Applications) I/We have applied for a mortgage loan from People's United Bank, 850 Main Street, BC-06, Bridgeport, CT 06604. As part of the application process, People's United Bank, the mortgage guaranty insurer (if any) and the financing assistance agent (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. **Permission to Provide Information.** I/We authorize you to provide to People's United Bank, and in the case of an application, to any investor to whom People's United Bank may sell my/our mortgage, and to the mortgage guaranty insurer (if any), or financing assistance agent (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; stock holdings and other assets; consumer credit report and other credit information, including past and present mortgages and landlord references; and copies of income tax returns.
3. **Sending Requests.** People's United Bank or, in the case of an application, any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), or the financing assistance agent (if any), may address this authorization to any party named in the loan application.
4. **Copy Same as Original.** A copy of this authorization may be accepted as an original.
5. **Prompt Reply.** Your prompt reply to People's United Bank or the investor that purchased the mortgage, or the mortgage guaranty insurer (if any), or the financing assistance agent (if any), is appreciated.
6. **Mortgage guaranty insurer** (if any): Radian Guaranty Inc., Genworth Mortgage Insurance Corp., Mortgage Guaranty Insurance Corp., United Guaranty Residential Insurance Co., Republic Mortgage Insurance Co.
7. **Financing Assistance Agent** (if any): \_\_\_\_\_

Signature	SSN#	Signature	SSN#
Date of Birth: _____		Date of Birth: _____	
Signature	SSN#	Signature	SSN#
Date of Birth: _____		Date of Birth: _____	
Signature	SSN#	Signature	SSN#
Date of Birth: _____		Date of Birth: _____	

**NOTICE TO BORROWERS:** If this is a HUD or FHA insured mortgage, this is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to 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.

**BORROWER'S CERTIFICATION & AUTHORIZATION FORM**



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- 1. Truth of Information Provided.** I/We have applied for a mortgage loan or have made a request for mortgage Pre-approval to People's United Bank. In so doing, I/we completed (or partially completed in the case of pre-approval) a loan application containing various information on the purpose of the loan, the amount and source of the down-payment, employment and income information, and 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. Change in Review Process.** I/We understand and agree that People's United Bank 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 with my past or present employer, any financial institution named, or any other person or entity named.
- 3. False Statements Are a Crime.** I/We 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.

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- 2. Permission to Provide Information.** I/We authorize you to provide to People's United Bank, and in the case of an application, to any investor to whom People's United Bank may sell my/our mortgage, and to the mortgage guaranty insurer (if any), or financing assistance agent (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; stock holdings and other assets; consumer credit report and other credit information, including past and present mortgages and landlord references; and copies of income tax returns.
- 3. Sending Requests.** People's United Bank or, in the case of an application, any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), or the financing assistance agent (if any), may address this authorization to any party named in the loan application.
- 4. Copy Same as Original.** A copy of this authorization may be accepted as an original.
- 5. Prompt Reply.** Your prompt reply to People's United Bank or the investor that purchased the mortgage, or the mortgage guaranty insurer (if any), or the financing assistance agent (if any), is appreciated.
- 6. Mortgage guaranty insurer** (if any): Radian Guaranty Inc., Genworth Mortgage Insurance Corp., Mortgage Guaranty Insurance Corp., United Guaranty Residential Insurance Co., Republic Mortgage Insurance Co.
- 7. Financing Assistance Agent** (if any): \_\_\_\_\_

_____ Signature	_____ SSN#	_____ Signature	_____ SSN#
Date of Birth: _____		Date of Birth: _____	
_____ Signature	_____ SSN#	_____ Signature	_____ SSN#
Date of Birth: _____		Date of Birth: _____	
_____ Signature	_____ SSN#	_____ Signature	_____ SSN#
Date of Birth: _____		Date of Birth: _____	

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