

Commercial Borrower Consent and Signature Authorization

Privacy Act Notice

This information is to be used by the lender, investor or agency collecting it or its assignees, in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside such entities 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 mortgagor or borrower may be delayed or rejected.

California Privacy Notice

For California residents, GenWay Home Mortgage, Inc. will collect, use, and disclose nonpublic personal information provided in connection with this authorization only as permitted by applicable federal and California law. This information may be used to obtain and verify credit and other information in connection with the mortgage loan application and may be disclosed to third parties as permitted or required by law.

Borrower Certification

I/We have applied for a mortgage loan through _____. In applying for the loan, I/We completed and submitted a loan application containing various information regarding the purpose of the loan, including but not limited to, the amount and source of the down payment, employment and income information, and the assets and liabilities.

I/We certify that all of the information provided in the loan application and other loan documents is true and complete. I/We have made no misrepresentations and have not omitted any pertinent information.

Credit Authorization

Pursuant to the Fair Credit Reporting Act, I/We, the undersigned, authorize **GenWay Home Mortgage, Inc.**, including its agents and representatives, to conduct a review of my/our background through the procurement of consumer credit reports and/or investigative consumer reports for the purpose of verifying credit information, including past and present mortgage and landlord references, liabilities, and other application information, including, but not limited to, past and present employment and earnings records, bank accounts, stock holdings, and other asset balances needed to process my/our mortgage loan application.

The information obtained will be used in connection with the processing of my/our mortgage loan application. I/We understand that a copy of this consent will serve as authorization in the same manner as the original.

Certification

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.

Loan Information

Loan Number: _____	
Borrower One: _____	Co-Borrower One: _____
Borrower Two: _____	Co-Borrower Two: _____

Lender

GenWay Home Mortgage, Inc.
2801 Network Blvd, Suite 600
Frisco, TX 75034

Borrower Consent and Signatures

By signing below, I/We acknowledge that I/We have read and understand the certifications and authorizations provided above and consent to the use and verification of my/our information as described above.

_____ Borrower One Printed Name	_____ Borrower One Signature	_____ Date
_____ Co-Borrower One Printed Name	_____ Co-Borrower One Signature	_____ Date
_____ Borrower Two Printed Name	_____ Borrower Two Signature	_____ Date
_____ Co-Borrower Two Printed Name	_____ Co-Borrower Two Signature	_____ Date



© 2026 GenWay Home Mortgage, Inc. | NMLS ID #222730 | 2801 Network Boulevard, Suite 600, Frisco, TX 75034. This disclosure is provided for informational purposes only and does not constitute a commitment to lend, credit approval, or a guarantee of loan qualification. Loan programs, terms, rates, and eligibility are subject to applicable underwriting requirements and may change without notice.