

**CERTIFICATION AND AUTHORIZATION**

**Applicant:**

**Lender:**

**Citizens State Bank-Midwest  
1060 Paul Bunyan Drive NW  
PO Box 1250  
Bemidji, MN 56601**

**CERTIFICATION**

**To Citizens State Bank-Midwest (“Lender”):**

1. Applicant (and co-applicant if applicable), \_\_\_\_\_, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant’s application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands 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. Applicant has applied for a loan from CITIZENS STATE BANK-MIDWEST (“Lender”). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant’s loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original
5. Your prompt reply to CITIZENS STATE BANK-MIDWEST, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

**AUTHORIZATION TO FILE FINANCING STATEMENT**

**Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement:**

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**APPLICANT:**

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Co-Applicant Date