



**BORROWER'S CERTIFICATION AND AUTHORIZATION**

**CERTIFICATION**

**BY SIGNING THIS DOCUMENT, YOU ARE STATING THAT ALL INFORMATION YOU HAVE PROVIDED TO THIS LENDER IS ACCURATE AND VERIFIABLE. THE LENDER IS AUTHORIZED TO VERIFY OR RE-VERIFY ANY OF THE INFORMATION YOU HAVE PROVIDED IN YOUR APPLICATION AND TO OBTAIN ONE OR MORE CREDIT REPORTS.**

The undersigned certify the following:

I/We have applied for a commercial loan (the "Loan") from Northfield Savings Bank. In applying for the loan, I/we completed a Business Loan Application (the "Application") containing various information regarding the purpose of the loan, the source and amount of any down payment, income and employment information, credit references, and assets and liabilities. I/We hereby certify that all information contained in the Application is complete, accurate, true and correct. I/We made no misrepresentations in the Application or other documents, nor did I/we omit any pertinent information.

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, under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO OBTAIN AND RELEASE CREDIT REPORTS AND OTHER INFORMATION**

To Whom It May Concern:

1. I/We have applied for a commercial loan from Northfield Savings Bank. As part of the application process, I/We authorize Northfield Savings Bank and other Requesting Parties (as defined in paragraph 2 below) to 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 after the closing, including as part of its quality control program, or for the purpose of reviewing the loan account, increasing the credit line on the account (if applicable), taking collection action on the account, or for any other legitimate purpose associated with the account.
2. I/We authorize you to provide to Northfield Savings Bank, its employees, agents, affiliates, successors and assigns, including any investor to whom Northfield Savings Bank may sell my loan or an interest in my loan (a "Requesting Party"), any and all information and documentation about me that they request. Such information includes, but is not limited to my employment history and income; bank, money market, and similar account balances; credit history (including one or more credit reports); and copies of signed Federal tax returns.
3. You are authorized to accept and rely on a copy of this authorization to the same extent as an original.
4. Your prompt reply to the Requesting Party is appreciated.

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date of Birth

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

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

\_\_\_\_\_  
Date of Birth

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